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CONSUMER EDUCATION AND INFORMATION NEEDS
IN NORTHWESTERN ONTARIO; *report*


By

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July 1975



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PREFACE

This report is the result of the efforts of many people whose interest, enthusiasm, help, and advice were very encouraging to us throughout the study.

We are particularly grateful to R. V. Scott, Director of the Northern Affairs Branch of the Ministry of Natural Resources, J. S. Grant, Coordinator of the Northern Affairs Branch, and D. A. Myles, Regional Supervisor for the Northwestern and North Central Regions, for their support in all phases of the study. The Northern Affairs officers in the communities surveyed introduced us to many individuals with detailed knowledge of local conditions. They also recruited interviewers for the questionnaires, supplied statistical information, and helped us in many other ways. Their assistance was invaluable.

Two members of our Ministry, E. Dawson, Investigation Officer of the Consumer Protection Bureau in Thunder Bay, and N. Wilson, Regional Credit Unions Examiner, gave us their enthusiastic support throughout the study.

Special thanks to all the school board Directors and school Principals in Northwestern Ontario for administering questionnaires to students in Grade 10 for us and for looking after their completion. With the students' cooperation, we received a 100-percent response.

Many associations, banks, finance companies, trust companies, and various other groups responded immediately to our request for contacts.

The media were very helpful in publicizing the study, particularly the door-to-door survey. Many of the newspapers printed announcements, and the radio and television stations announced the survey over the air, thus making it easier for the interviewers to get public cooperation.

We are very grateful for the outstanding cooperation and interest shown by all those who participated in this study. We would like also to thank those who generously offered help which we could not use because of time limitations. Their cooperation will be needed when the study recommendations are being considered.

Our two trips to Northwestern Ontario gave us a keen appreciation of that part of the Province. We were overwhelmed by the natural beauty and thoroughly enjoyed the opportunity to participate in the life of the communities, if only for a very short time. We used every opportunity to talk to as many individuals as time allowed about their outlook on life and their acceptance of a life of isolation.

and interdependence. We were impressed by their openness and frank criticism and also by their willingness to understand and to cooperate. Our visits were very rewarding experiences and we learned a great deal. It is our sincere hope that this study will help to bring the desired benefit to Northwestern Ontario, an area we learned to admire and respect.

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Study Director

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CHAPTER I: HISTORICAL BACKGROUND AND TERMS OF REFERENCE

HISTORICAL BACKGROUND

Economic growth and social development have not occurred evenly throughout the Province. Because of this in the spring of 1966 the Government of Ontario tabled a white paper entitled Design for Development, which was to guide, encourage, and assist orderly and rational development in each of the Province's five regions. This white paper set forth what was to become basic government policy for Ontario's emerging development program.

Design for Development required that each of the Province's regions submit two consecutive reports—a Phase I report, which was to be an analysis of trends and problems in the particular region, and a subsequent Phase II report on planning policy recommendations. The Northwestern Ontario Region was the first of the five regions to complete Phase II of Design for Development. In 1970, it submitted its report Phase 2: Policy Recommendations to the Ministry of Treasury, Economics and Intergovernmental Affairs. The recommendations in this report centered around three general regional goals:

1. To improve the quality of life in the northwest while maintaining the region's unique and desirable attributes.
2. To provide "a level of goods and services equal to or greater than the level enjoyed by people in other areas of the Province," such services being housing, education, health, and recreational and cultural activities.

3. To provide better economic and occupational opportunities, emphasizing (a) "a higher level of incomes particularly for the underprivileged Indian groups of the area," and (b) "a substantial increase in the kind of jobs available..."

In early 1973, the Regional Planning Branch of TEIGA, which was responsible for implementing these recommendations, invited all the ministries to review the recommendations and to submit proposals that would be in keeping with the spirit of the Phase II report. The Ministry of Consumer and Commercial Relations responded with a proposal to study the need for establishing a comprehensive consumer information and education program tailored to the Northwestern Ontario Region. In the spring of 1974, TEIGA gave approval to go ahead with the study within the framework of the Regional Priority Budget.

This study is the contribution of the Ministry of Consumer and Commercial Relations toward achieving Northwestern Ontario's regional goals.

TERMS OF REFERENCE

Purpose - The purpose of this study is to determine consumer needs in the Northwestern Ontario Region and to recommend a comprehensive consumer education and information program by the Ministry to meet these needs.

Scope - The study will examine the regional characteristics as influential to consumer behaviour. It will review the present programs and services available to the consumers of the Region. It will consider cooperation with other provincial government agencies, local governments and business and social organizations and the communications media.

Objectives - The study will result in a report outlining the economic environment in which the consumer lives: family income, seasonal nature of employment, mobility as related to consumer problems, access or lack of it to commercial centres, availability of choice, direct selling and servicing of products, availability and cost of credit, special consumer needs of the Indian population living inside and outside Reservations, consumer information to the tourists during the summer months.

It will examine the ability of the consumer to make the best utilization of his/her financial resources.

It will report on the unethical business practices in the Region.

It will report on population awareness of present consumer protection laws and the work of this Ministry.

It will report on the services presently available to consumers in the Region.

It will outline alternative communication techniques best suited to the Region: pamphlets, bulletins, consumer clinics, video and radio programs, and estimated cost of each.

It will recommend a network of communication between the Ministry and the Region to assure the best two-way flow of information.

It will outline staffing requirements resulting from the recommendations.

The study will outline alternative proposals for a consumer education-information program. It will analyse these alternatives as to cost, coverage, immediate and long-term impact, and degree of difficulty of implementation.

Resources - The study will be carried out by a private consulting firm to be selected through competitive tender. A study director and other staff is to be provided.

Support services will be provided by the Ministry of Consumer and Commercial Relations for the duration of the study.

Reporting Relationship - The study director will report to the Minister of Consumer and Commercial Relations through the Deputy Minister. It is recommended that a committee be established to

- a) receive progress reports from the study director, and
- b) transmit the final report to the Minister.

COMMENTS ON TERMS OF REFERENCE
AND THE NEED FOR THE STUDY

As described in the Terms of Reference under Resources, the Ministry originally planned that this study be carried out by a private consulting firm. It was felt, however, that this project would give the Ministry an excellent opportunity to study firsthand consumer needs and awareness and the regional characteristics influential to consumer behavior and to assess the services presently available to the Region. In addition, it would be a valuable means of introducing the Ministry to the Region.

It was thus decided that the Ministry itself would conduct this study. The study was conducted according to the Terms of Reference with one limitation. It did not cover in depth the special problems encountered by Indians as consumers because of time limitations and unfamiliarity with this area. There was too great a danger of over-simplifying and distorting the problem.

The short history of this Ministry has not allowed special attention to be paid to particular regional needs of consumers. Distance has made communication with the consumers in Northwestern Ontario quite difficult. Only recently has a branch office opened in Thunder Bay. Design for Development has given the Ministry the opportunity to give much-needed attention to the area.

SUMMARY

Consumers in the Northwestern Ontario Region are isolated geographically and they strongly feel this isolation. More than a thousand miles separates the Region from the provincial capital. Only 3.2 percent of Ontario's population lives in Northwestern Ontario, an area which covers 59 percent of the total area of the Province. A large percentage of the population are blue-collar workers earning good wages. Many are employed in primary industries. A majority of the population owns both radio and television, regularly reads newspapers, and has easy access to libraries. Car ownership is high. The narrow economic base of many of the Region's communities has inherent problems which surface especially when activity slackens in the area's industries.

Almost eight out of ten people in Northwestern Ontario have lived in their communities more than five years. Significantly large ethnic groups are spread throughout the area, with many retaining strong identity and close contact with their groups. The majority of people living in the Region are there by choice and understand that they have to pay higher prices for goods and services brought in. However, consumers feel frustrated and angry when they are asked to pay what they consider to be unjustifiably higher prices for a limited choice of goods of inferior quality. Between 47 and 60 percent of the people surveyed felt they could do comparative shopping on particular products. A lower percentage felt confident that they could get a good deal. Only a small percentage of the population knew where to obtain information on products, with the majority depending on sales personnel for information.

Results of the questionnaire surveys showed a strikingly low level of public knowledge and awareness of consumer laws and of the Ministry and its programs. This demonstrates the urgent need for establishing an effective communications link with the Region.

Of the students surveyed, 75 percent acknowledged that there were consumer education courses available to them. Course content varies greatly, however, and consumer laws are seldom discussed. There is a lack of cooperation between the schools and the business community concerning consumer education courses in schools. Both groups expressed a desire to foster and expand a cooperative effort in this area. At present, the schools often view the business community as being primarily concerned with promoting its own interests.

There do not seem to be any unethical business practices unique to the Region. Out-of-Province shopping causes some problems in servicing products and honoring warranties. Catalogue shopping or direct mail purchasing is widely used, with six out of ten survey respondents using this mode of shopping frequently. In comparison, only 6 percent of the respondents indicated that they frequently purchased products from itinerant salespersons.

Credit is readily available and widely used with 89 percent of the respondents indicating that they experienced no difficulty in obtaining credit. Although credit is used widely, only about half of the persons interviewed considered it a good thing. The rest were not so much opposed to the concept of credit but rather to its possible abuse and the subsequent problems. A significantly large percentage of students felt that misuse of credit led to family problems.

Almost 90 percent of the survey respondents indicated that they knew the rate of interest they paid on their loans. Only one third, however, felt the cost of credit was worth it. The Region lacks credit counselling agencies, although credit unions and some of the financial institutions do provide such services to their clients.

Many individuals and groups in Northwestern Ontario feel there is a great need for effective consumer education among the population. Survey respondents also voiced the need and desire for consumer information, but indications are that their concern was more passive than active. It appears that people would rather have information brought to them than actively seek it out.

RECOMMENDATIONS

The people of the Northwestern Ontario Region need effective channels of communication to keep them informed on consumer matters and reduce their feelings of isolation. The Ministry of Consumer and Commercial Relations and other provincial, and local agencies can take several positive steps toward increasing the quantity and quality of consumer information available and the effectiveness of consumer education programs. We recommend that:

(A) To Improve the Communication of Consumer Information

The Ministry of Consumer and Commercial Relations should make certain that regular communications channels are established with Northwestern Ontario. Communications issued by the Ministry should be disseminated throughout the area through the Regional Office of the Consumer Protection Bureau, the Northern Affairs Offices, the media, and the Chambers of Commerce.

(1) The Regional Office of the Consumer Protection Bureau should embark on a program that would increase public awareness of the Ministry, especially regarding consumer laws in the Region. Communications should be designed to assure Northwestern Ontario citizens the opportunity to have an input into the preparation of new legislation, thus allowing their sometimes unique situation to be taken into consideration.

(2) Wider use of the Northern Affairs Offices as a communications channel should be fostered. The offices should be regular recipients of material issued by the Ministry. These offices are easily accessible to a large segment of Northwestern Ontario's population and their easy access through Telex to Queen's Park makes them a natural conduit for contact with the area.

(3) The Ministry should prepare press releases in a usable format for the media in Northwestern Ontario. This should allow for more timely dissemination of consumer information and will help avoid misinterpretation of Ministry communications. The Ministry should encourage the media's expressed interest in conducting interviews and open-line consumer programs with Ministry officials. Such programs will help the Ministry establish contact with the Region.

(4) The Ministry should develop closer contact and cooperation with Northwestern Ontario business people who are registered with the Ministry and with local Chambers of Commerce. Because many consumers depend on salespeople for information about products, it is important that business people be supplied with correct and current information and that it be ethically dispensed to the public.

(5) The Ministry should undertake a series of public meetings in Northwestern Ontario communities to increase public awareness of the Ministry's existence and programs. To further introduce itself to the Region and to bring current information to the residents, the Ministry should develop a small, easily portable display for circulation throughout the area.

(B) To Develop Effective Consumer Education Programs

The Ministry of Consumer and Commercial Relations and other agencies should make a great effort to assist in developing consumer education programs for Northwestern Ontario. The development of effective programs is very important in view of the low level of awareness among students and the general public regarding consumer laws.

(1) The Ministry should coordinate the development of a consumer education kit for use in the school systems. The kit should include material prepared by the Ministry, a recommended bibliography for studies in consumerism, and material prepared by business. A bulletin should be published whenever the need arises in order to update the material in the kit and to inform the schools of new developments of interest to them.

(2) Close and regular contact between the schools and the business community is desirable and should greatly benefit both groups. To assist the schools with their consumer education courses, local business people should form a speakers pool which the schools could call on. Other local groups also could have access to the pool.

(3) The Ministry should encourage and foster the establishment of local resource centers where consumer information would be made available. Libraries should also be encouraged to promote consumer education. The Ministry should supply libraries with the consumer education kit and bulletins that it prepares for the schools and should encourage libraries to promote consumer literature by means of small exhibits.

(4) The Ministry should pay particular attention to the urgent need for consumer education programs for the native population, taking into consideration the special requirements of Indians living on reserves. Special courses should be prepared for representatives from the reserves who can translate the material into the languages of the different bands.

(5) The Ministry should assist Confederation College in developing consumer education courses. This should include cosponsoring seminars for people who will be going to remote areas to instruct local residents in life skills.

(C) To Improve Local Consumer Relations

Local business people in Northwestern Ontario should be concerned with the high frequency of mail-order shopping and with the frequent shopping trips local consumers make outside the community. They should become more sensitive to the needs of consumers, and should respond readily with explanations and remedies to complaints made by consumers. The Ontario Tourist Information Centres should also encourage visitors to the Region to register complaints about any unfortunate business practices they may have encountered on their trips.

The research approach for this study consisted of three major phases: (I) groundwork, (II) fieldwork, and (III) data analysis and the final report. A timetable of research activities is presented in Figure 1.

PHASE I: GROUNDWORK

The objectives of this phase were:

1. To become thoroughly familiar with the environment in which the consumer lives;
2. To design two questionnaires—one suitable for a door-to-door survey and the other for classes of high school students; and
3. To establish contact with various individuals, associations, organizations, the media, and the schools.

All of these objectives were met.

Literature search

To become familiar with the latest research on consumerism, an exhaustive search was made of the available literature on consumer behavior, consumer education, marketing, and consumer credit. A number of books contributed general information but there were only a few studies directly relevant to the topic. Much statistical information was gathered on Northwestern Ontario. All of this background material was invaluable for the initial preparation of the study and for developing the questionnaires.

Figure1- Timetable of Consumer Education and Information Study

TASK	TIME											
	May 1974	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan. 1975	Feb.		
Background research	Community descriptions, statistics, consumerism											
Pricing	Develop pricing list	Store pricing	Analysis of store and catalogue prices					Store pricing				
Trips to North Western Ontario	Letters to contacts	Field interviews, N.W.O.				Interviewer briefings, N.W.O.						
Questionnaire Door-to-Door	Develop questionnaire		Pretest questionnaire			Door-to-door survey	Checking & validating	Coding & key-punching	Computer runs			
Student		Develop questionnaire		Letters to Boards of Education		Students questionnaire done	Checking & validating	Coding & key-punching	Computer runs			
Reports				Interim report			Final report, introductory section			Final report		
Correspondence				General correspondence								
Summaries, lists	List of assoc., schools, etc.				Media summary							

Selection of communities

Ten communities were selected for intensive study: Atikokan, Dryden, Fort Frances, Geraldton, Kenora, Marathon, Rainy River, Red Lake, Sioux Lookout, and Thunder Bay. For the most part, these communities are the largest population centers in Northwestern Ontario, accounting for about 69 percent of the total population of the Region (see Table 1). The communities are distributed geographically over the entire area, with a Northern Affairs office in each (a satellite office in Rainy River). These offices are the government links in Northwestern Ontario and were able to suggest many good initial contacts in their areas. For the above reasons, it was thought that these ten communities would well represent Northwestern Ontario.

The questionnaire

A door-to-door questionnaire was developed with heavy reliance on background research. Contemporary Research Centre, a market research firm, gave their expertise as required. They refined the layout of the questionnaire and pretested it over a sample of 50 in Thunder Bay. Contemporary Research also suggested statistically representative sample sizes. It was decided to use a total sample of 1,000 door-to-door interviews for Northwestern Ontario, with the total being apportioned by population size to each of the 10 communities. An additional 10 percent were interviewed in each community to allow for errors in other questionnaires.

A student questionnaire was also used. It was a simplified version of the door-to-door questionnaire and was distributed to about 1,500 Grade 10 students throughout the Region. The final sample used for the purposes of this report was 399. A complete analysis of the 1,500 was done as a supplement to this report for the benefit of the individual school boards. Copies of the door-to-door and the student questionnaires are included in Appendix I.

Initial contact by letter

Members of Parliament with ridings in Northwestern Ontario were notified by letter of this study by the Honourable John T. Clement, then Minister of Consumer and Commercial Relations. At the same time, letters were sent to numerous associations and groups with branches in Northwestern Ontario asking for the names and addresses of their representatives in the Region. (See Appendix II for Letter #1 and a list of to whom it was sent.)

Letters of introduction were sent to all the media in the area—television, radio, and daily and weekly newspapers. (See Appendix III for Letters No. 2 and 2A, sent to the media and list of those receiving letters.)

Letters were also sent to many of the boards of education in the Region requesting permission to give Grade 10 students the questionnaire. (A sample of Letter No. 3, along with a list of the boards to whom it was sent, is in Appendix IV.)

Table 1.—Population of Ten Communities, Northwestern Ontario Region, 1971 Census

Town	Population	%
Atikokan	6,085	2.7
Dryden	6,935	3.1
Fort Frances	9,945	4.4
Geraldton	3,175	1.4
Kenora	10,950	5.0
Marathon	2,460	1.1
Rainy River	1,195	.5
Red Lake	2,170	1.0
Sioux Lookout	2,530	1.1
Thunder Bay	<u>108,415</u>	<u>48.3</u>
Total	153,860	68.6
Total population of Region ...	<u>224,370</u>	

PHASE II: FIELDWORK

First trip to Northwestern Ontario

The first trip was made to gain firsthand impressions of the Region by interviewing representatives of various social and economic groups. Meetings were held with town officials, local financial intermediaries and merchants, real estate agents, teachers, senior citizens, government officials, hospital administrators, Metis and Indian representatives, Chamber of Commerce groups, and many others. Included in this group were many to whom letters had been sent and also many individuals suggested by the Northern Affairs officers of each community.

Store pricing

A pricing survey was conducted of selected items. The original list of goods consisted of a representative sample of items from each of the categories of the Consumer Price Index. This list was too lengthy and had to be reduced. The major categories finally used were: food, personal items, recreation, small appliances, furniture, and clothing. Many difficulties were encountered in finding some of the items, mainly because they were not available. As a result, a few more items were dropped from the list in the final analysis. A complete pricing list is given in Appendix V.

Catalogue pricing

As a second part of the pricing survey, the costs of consumer items in catalogues for Northwestern Ontario and for Toronto were compared. Four catalogues were used: (1) Eaton's Spring & Summer 1974, (2) Sears Spring & Summer 1974, (3) Canadian Tire Spring & Summer 1974, and (4) Consumer Distributing 1973-74 Buying Guide. The catalogue pricing tables used are in Appendix VI.

Second trip to the Region

The main objective of the second trip was to get the door-to-door survey under way. Interviewers were hired and trained by the Ministry. For the most part, the interviewers were housewives selected by the Northern Affairs

officers. In several cases, however, the survey was undertaken by high school students as class projects and the students did the interviewing. All of the student questionnaires were distributed to the schools or school boards during this trip.

When the door-to-door survey was beginning, the media publicized it well in all of the communities, thus making it much easier for the interviewers. Media and public cooperation was excellent and far beyond expectations.

PHASE III: DATA ANALYSIS AND THE FINAL REPORT

Data analysis began when the returns from the two questionnaires were received. The bulk of the analysis was carried out by Contemporary Research Centre. They validated by telephone 20 percent of all the door-to-door surveys completed. They then checked all the returns and tabulated and keypunched the data.

All of the results from the questionnaires, pricing surveys, and interviews were analyzed and summarized and this report was written.

CHAPTER IV: A GENERAL VIEW OF NORTHWESTERN ONTARIO

STATISTICAL INFORMATION

Area and population

This study focused on the geographic area called the Northwestern Ontario Region, which is composed of the Districts of Kenora, Rainy River, and Thunder Bay. This area includes 202,777 square miles, or 58.9 percent of the total area of the Province, and has a population of about 224,370 (1971 Census), or about 3.2 percent of Ontario's total population (7,705,105). (See Appendix VII, Table 3).

The Region is the most sparsely settled in Ontario and is also one of the slowest growing areas. Its population grew 3.62 percent between 1961 and 1971 compared with the provincial growth of 23.52 percent. The population has actually been decreasing in some towns for (example, Atikokan, Geraldton, Kenora, and Marathon). Most of the people in Northwestern Ontario live in the southern part of the Region, with approximately half of the population in the City of Thunder Bay itself.

Sex and age distribution

The male-female ratio is about 51:49, showing a slightly higher proportion of males than females in most Northwestern Ontario towns. Just under 50 percent of the population is male in the rest of the Province. Male dominance, which has decreased from 1951 when the male

population accounted for over 54 percent of the total, can be explained by the resource-based economy. (See Appendix VII, Table 3).

About one fifth of the population in Northwestern Ontario is under 10 years old, one fifth between 10 and 20, one fifth between 20 and 34, almost one third between 35 and 65, and the remaining 8 percent over 65 years. Atikokan has the youngest population, with 48 percent under 20 years of age. The Town of Rainy River has the highest percentage of people over 65 years (13 percent), with Kenora and Fort Frances close seconds at 11 percent.

Ethnic background

About 42 percent of the population is of British Isles ethnic origin, with notable exceptions in Red Lake and Geraldton, where only 31 and 33 percent of the population, respectively, is of British ethnic background. There are large pockets of French ethnic groups in Geraldton, Marathon and Rainy River - 29, 21 and 15 percent, respectively.

There is a high proportion of other ethnic groups in these areas. The population of Red Lake is 14 percent German origin. Thunder Bay has 10 percent of its population of Italian ethnic background, 10 percent Ukrainian and a very large group (in the "Other" category, Table 3) of Finnish origin.

Such large ethnic concentrations are likely to retain many of their customs and attitudes. Thus ethnic factors should be taken into consideration in any planning.

Mother tongue

Any information or education program for the Region obviously will be affected if English is not the mother tongue. Fully 29 percent of the population throughout Northwestern Ontario do not list English as their mother tongue. This figure is 42 percent in Red Lake and 45 percent in Geraldton, where 25 percent specify French as their mother tongue. Thus many people in Northwestern Ontario may not be reached by a program given solely in English. (See Appendix VII, Table 4).

Urban-rural distribution

In 1971, 76 percent of Northwestern Ontario's population was living in urban centers with populations of over 1,000. This represented a 4.5 percent increase since 1966. (See Appendix VII, Table 3).

Family income

Family income (1971) varies significantly throughout the Region, with a high of \$11,556 in Marathon and a low of \$8,454 in Red Lake. The Ontario average is \$9,579. Only the towns of Red Lake, Rainy River, and Sioux Lookout are below the provincial average. However, since the cost of living is higher in this region than in Southern Ontario, the income levels can not be compared directly. (See Appendix VII, Table 4).

Distribution of owned and rented dwelling units

Of the 61,600 households in the area, 72 percent are owned and 28 percent rented. This ratio is fairly uniform for all communities. A breakdown by type of dwelling is given in Table 4. Red Lake has 7 percent of its dwellings as mobile homes, a high proportion compared with the regional average of 2 percent. (See Appendix VII, Table 4).

Retail outlets and financial institutions

For the most part, the number of retail outlets and financial institutions seems to be proportional to the size of the towns. The main exception is Marathon, which has an inordinately low number of outlets for each category. Paradoxically, Marathon had the highest income of all the communities investigated. (See Appendix VII, Table 5).

Services

The same observation as above can be made about the services such as doctors, lawyers, dentists, plumbers, and electricians. Again, Marathon has a disproportionately low number of doctors, lawyers, and other services for the size of its population. (See Appendix VII, Table 5).

Mail order outlets

The ten communities are well serviced with mail order outlets. All have at least three outlets for Eaton's, Simpson's, Hudson's Bay, or Canadian Tire, with the exception of Sioux Lookout, which has only an Eaton's mail order office. (See Appendix VII, Table 5).

OBSERVATIONS AND IMPRESSIONS FROM THE FIRST VISIT TO THE AREA

A trip was made to Northwestern Ontario from June 24 to July 12, 1974 for the prime purpose of obtaining firsthand impressions of the Region. All ten communities were visited. Many representatives from various social and economic groups were interviewed, a price survey of various consumer items was conducted, and the media and the schools were contacted. Following is a discussion of the characteristics and problems that are common to the entire Region as well as those that are specific to individual communities.

The Region as a Whole

Communication channels between Northwestern and Southern Ontario have generally been poor. As a result, everyone complains of a strong feeling of isolation from the rest of the Province. The 1,000 miles (approximately) separating Northwestern Ontario from Toronto is appreciated as being only one of several reasons for the poor communication. The residents feel that both this isolation and the relatively small population have contributed to the Region's being somewhat neglected by government and exploited by business.

For the most part, the communities are prosperous and had no unemployment problem at the time of the visit. The area is dominated by blue-collar workers who earn good wages.

In the spring, a two-billion-dollar expansion program was announced and the communities were expecting a large influx of people in the near future. Thunder Bay alone was expecting about 10,000 people. Many residents have ambivalent feelings about this growth. On one hand, the stimulation to the area's economy is welcomed. On the other hand, with the Region's severe shortage of serviced land, people are apprehensive that the already critical housing shortage will worsen.

Cultural outlets are generally lacking in the Region, particularly in the smaller communities. The Lakehead University is the focal point of cultural life, although its role is uncertain. Centers that are distant from the University do not feel its influence, and some look to Winnipeg for both education and culture. Partly because of this lack of cultural facilities, interests are channeled into other areas such as sports, cars, and boats.

Throughout Northwestern Ontario there is practically no knowledge of either the Ministry or its programs. There is also great confusion as to federal and provincial government responsibilities in the area of consumer protection laws. The public is not knowledgeable of existing laws and even the business community is often unaware of introduced or passed legislation. There is a great need for effective communication channels. The desire was frequently expressed to have a consumer information column, such as the Consumer Buy-Line service run temporarily by the Ministry, and to make this column available to all who want it.

The ten communities in Northwestern Ontario fall into three distinct categories:

1. Thunder Bay—a large city and port;
2. Atikokan, Dryden, Geraldton, Marathon, Rainy River, Red Lake, and Sioux Lookout—small centers that have grown around a major industry and are heavily dependent on it;
3. Kenora and Fort Frances—centers under the influence of Winnipeg.

Following is a summary of observations of these three areas

Thunder Bay

Shipping and isolation problems

Thunder Bay is a city of 114,000 people and is large enough to be self-sustaining and a distribution center. Many products, however, are shipped right through the city to other distribution points and then shipped back, thus increasing the delivery time and the cost of various products.

The city feels very isolated from other large Canadian centers. One resident pointed out that "Thunder Bay is 1,000 miles from Toronto, 500 miles from Winnipeg, and

only 200 miles from Duluth, Minnesota." Thus Thunder Bay is under U.S. influence, receiving U.S. television, radio, and newspapers.- It is, however, well serviced by public transportation. There are several daily flights by commercial airlines, and the city is a large rail center, and port. It also has excellent highways running both east and west from the city.

Shopping and servicing of products

Thunder Bay now has seven shopping plazas whereas ten years ago it had none. Several consumers from different income groups criticized the mediocre quality and lack of choice available in these shopping centers. Many consumers are convinced that Thunder Bay is being used as a dumping ground for merchandise and that they pay more for such inferior goods than they would for higher quality goods in other parts of Ontario. Although there does not seem to be any special consumer problems, the servicing of products under warranty causes some concern and annoyance because of shipping costs and the length of time the consumer is without the product.

Ethnic influence

Ethnic groups, particularly the Finns, Italians, and Ukrainians, are very significant in Thunder Bay. They have their own credit unions, stores, and newspapers, and they are very close-knit, exercising a strong influence on their members. Many business establishments, including banks, hire personnel fluent in the ethnic languages as the need arises. According to the banks and finance companies, the percentage of bad debts is very small. The strong ethnic tradition of paying cash is cited as reason for the prudent use of credit.

Atikokan, Dryden, Geraldton, Marathon,
Rainy River, Red Lake, and Sioux Lookout

Each of these seven communities has grown around a major industry such as pulp and paper, rail, or mines. As with Thunder Bay, there is no apparent unemployment problem and economic expansion is expected everywhere. People are concerned that the expected influx of people will aggravate the present shortage of housing and serviced land and that the credit risk will increase with the larger transient population.

Consumer complaints

As in Thunder Bay, the feeling of isolation is very strong. Without exception, consumers claim that businesses, aware of their monopolistic positions in the communities, charge prices far above a reasonable mark-up even when higher freight costs and small volumes of sales are taken into consideration. This is particularly true with gasoline prices. Consumers do not understand why they paid between 73 and 79 cents a gallon last summer while in Winnipeg consumers paid 55 cents and those in Toronto 63 cents. The freight rate structure is another source of resentment.

Consumers are very critical of the fact that laws are drafted in Ottawa and Toronto without consideration for the special living conditions in Northwestern Ontario. A prime example of this is the legislation on studded tires. Northwestern Ontario residents feel that studded tires had greatly improved road safety through the icy winter months. And since there are many fewer cars per road mile in Northwestern Ontario than in Southern Ontario, the people feel that the added safety far outweighs any additional cost of road repairs.

Consumer problems and complaints with products or services are taken back to the place of purchase. Customers and businessmen pointed out that it is often the merchant who has difficulty obtaining satisfaction from the manufacturer because his business is not significant enough for the supplier to be concerned about future business relations. Service under warranty is generally good as long as goods are purchased locally. It is very difficult, however, to obtain service on large ticket items such as cars, mobile homes, and other goods purchased in Manitoba.

Credit

The people earn good wages and use credit freely. According to lenders, there is not the same restraint on credit as in Thunder Bay. Since these communities are small, however, an individual's credit rating is an open book. There are no credit counselling agencies in the towns but individuals can usually seek assistance from banks or other financial institutions.

Kenora and Fort Frances

Manitoba influence

These centers, and especially Kenora, are under strong Manitoba influence for such things as weather forecasts, television and radio programs, newspapers, and shopping. Because the regional offices of many financial institutions are located in Winnipeg, the branch managers in Kenora and Fort Frances are often confused as to which laws and directives apply to Ontario. Shopping expeditions to Winnipeg are considered important events in the lives of Kenora citizens.

Use of credit

Kenora and Fort Frances are prosperous payroll communities and have relatively stable employment. Credit is used extensively. Moonlighting is widespread and both the working and management classes have similar incomes and lifestyles.

The demand for credit is very high compared with other centers in Northwestern Ontario. According to lenders, both the rejection rate of loan applications and the delinquency rate are higher than in Winnipeg or Thunder Bay. Since it is a popular tourist area, the residents are exposed to the spending patterns of affluent tourists and are tempted to match their lifestyles. There is thus a great tendency to overspend. As soon as they leave school, many young people aspire to immediately own top model cars and they use credit to the limit to attain their desires.

Managers in financial institutions are concerned that young people are ill-prepared to manage their financial affairs and that the home and school are not adequately teaching life skills to the young.

STORE AND CATALOGUE PRICING

Store Pricing

Food

A food pricing survey was conducted at intervals throughout 1974 in the ten communities in Northwestern Ontario and in Toronto. The survey consisted of three sets of prices taken on a 30-item food basket. The first pricing was done in February, the second from June 24 to July 11 and the third in December. The actual costs of the food baskets for each community are shown in Figure 2. The percent changes for the two intermediate periods as well as those for the whole year are given in Table 2.

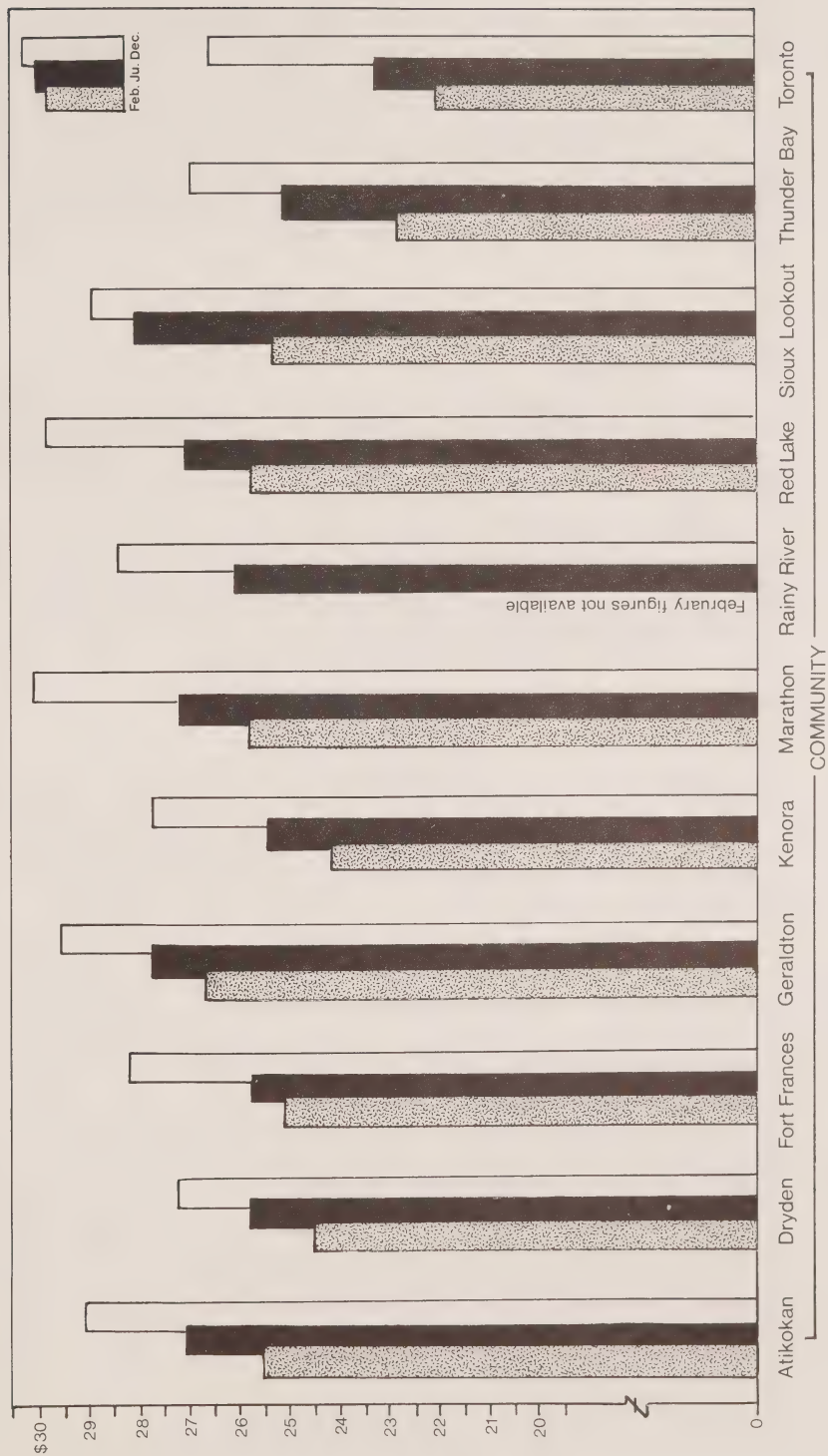
Many people in the Region complained about the rapidly increasing prices. The people in small Northwestern Ontario centers felt that their prices were increasing even faster than those in Southern Ontario. As can be seen in Table 2, however, Toronto has had the highest rate of increase, closely followed by Thunder Bay. One possible explanation for the two large urban centers having the highest rates of increase is that the smaller centers have to some extent resisted passing on price increases to consumers. A second reason may be that the higher inventory turnover rates in Toronto and Thunder Bay reflected the latest price increases more quickly. From this discussion it is obvious that Northwestern Ontario consumers need to be more informed in order to see their own situation in the proper perspective.

Table 2.— Percent Increases in the Cost of 30 Food Items,
Ten Northwestern Ontario Communities and Toronto, 1974

Community	Percent increase from		
	Feb.to July	July to Dec.	Feb.to Dec.
Atikokan	6	7	14
Dryden	5	5	11
Fort Frances	3	9	12
Geraldton	4	7	11
Kenora	5	9	14
Marathon	5	11	16
Rainy River	N.A.	9	N.A.
Red Lake	5	N.A.	N.A.
Sioux Lookout	11	3	14
Thunder Bay	10	7	18
Toronto	6	14	21

N.A. = not available

Figure 2 – Food Basket Costs in Ten Northwestern Ontario Communities and Toronto, February, July and December, 1974



Drugs

A small survey of drug prices was conducted on December 12, 1974 in most of the ten communities. The prices taken were for prescription drugs. There was little variation in prices because they were generally those suggested in PARCOST, plus a dispensing charge. Several people, however, complained about the significantly higher prices for over-the-counter drugs compared with prices in Toronto or Thunder Bay. Many residents have even gone to the trouble of having drugs mailed to them, and some said they saved as much as 50 percent.

General comment

There is a very high interest in food prices throughout the Region. Many individuals, groups, and media personnel have conducted pricing surveys on their own. A very comprehensive survey was directed by A. Korkola, the principal of Geraldton Composite High School, and carried out by some of the Grade 13 students there. It covered a two-year period in Geraldton and compared prices with those in Thunder Bay, Marathon, Terrace Bay, and Schreiber. It had excellent educational value for the students and also allowed us to compare our findings with theirs.

Catalogue Pricing

The second part of the pricing survey compared the cost of consumer items in catalogues distributed throughout Northwestern Ontario and in Toronto. Four catalogues were used: (1) Eaton's Spring and Summer 1974, (2) Sears Spring and Summer '74, (3) Canadian Tire Spring and Summer '74, and (4) Consumers Distributing 1973-1974 Buying Guide.

Canadian Tire and Consumers Distributing use the same catalogue prices in all areas, with Canadian Tire offering a discount for cash purchases. This discount is 5 percent in Toronto and 3 percent in Thunder Bay. No discount is allowed in all other Northwestern Ontario centers.

If a Canadian Tire store in any center does not have a particular item in stock, it can be ordered from the catalogue and delivered at the same cost. No extra charges are added for freight or handling. If an item is shipped from a Canadian Tire store to a center with no store, however, the customer must pay the shipping charges. When a customer orders an article from the Consumers Distributing catalogue, he may either pay the shipping charges in advance or have it sent C.O.D. In addition, the article must be shipped from Toronto rather than from another office.

Both Eaton's and Sears' catalogues had different prices listed for Northwestern Ontario and for Toronto. Prices for clothing items were mainly the same in both areas, but most other consumer items were priced higher in Northwestern Ontario than in Toronto. Price differentials for a large sample of items from Sears ranged from 2.9 to 13.7 percent with an average of 6.8 percent. For Eaton's, price differentials ranged from -6.7 to 13.6 percent, with an average of 5.1 percent. It was not clear from our brief analysis what the basis was for the pricing differences, since they did not seem to be based on volume of sales, size, weight, or value. (See Appendix VI)

Sears and Eaton's carry what they term the "regular shipping charges" on all items in their catalogues to the Sears or Eaton's catalogue sales office, post office, R.R. box, freight or express depot, or government wharf nearest the customer's home. For remote areas or special shipping charges, the customer must pay either in advance or C.O.D. Both companies will provide home delivery in these areas when local delivery is available.

In summary, in one way or another all four companies have tried to deal with the higher cost of doing business in Northwestern Ontario—Canadian Tire by its cash discount policy, Consumers Distributing by its policy of shipping everything from Toronto at the customer's expense, and Eaton's and Sears by differential pricing of their goods.

DEMOGRAPHY

The survey was conducted in October 1974 and consisted of two very similar questionnaires. One was a door-to-door questionnaire administered by interviewers and the other was a self-administered student questionnaire given to selected Grade 10 classes throughout Northwestern Ontario.

A total of 996 door-to-door questionnaires and 399 student questionnaires were used. The number of door-to-door interviews was allocated according to the community representation of the total population of the area, and the student sample was allocated according to the student population. The sample sizes used for the ten communities are given in Table 3.

Starting points for the door-to-door survey in each town were selected randomly. Interviewers started their selection of households from these points, following a random block pattern. Each interviewer had a quota of half female and half male. At each household, the youngest person over the age of 18 at home at that time was interviewed, giving a good randomization to the age groups of respondents.

In the results of the survey, some of the categories that were broken out by area had very small bases on which to determine results. Accordingly, percentages derived from small bases have been regarded as trends and indicators rather than accurate results.

Table 3.—Sample Sizes for Communities Surveyed

Community	Size of survey sample	
	Door-to-door	Student
Atikokan	83	24
Dryden	120	50
Fort Frances	153	55
Geraldton	57	26
Kenora	164	67
Marathon	44	9
Rainy River	30	10
Red Lake	35	20
Sioux Lookout	45	17
Thunder Bay	300	121

Table 4.—National Origin of Survey Respondents

National origin	Percent of respondents	
	Door-to-door	Student
Canadian	69	61
British	6	2
French	3	5
German	2	1
Italian	2	3
Native Indian	1	4
Ukranian	5	4
Scandinavian	2	3
Other	9	7
Refused (don't know)....	1	10

In the door-to-door survey, 49 percent of the respondents were male and 51 percent female. The student survey had 45 percent male and 55 percent female.

The national origin of respondents is given in Table 4 and languages spoken in the home are presented in Table 5. High proportions of the households in certain towns spoke languages other than English. In Geraldton, 21 percent of the door-to-door respondents (42 percent in the student survey) spoke French and in Marathon, 11 percent (22 percent in the student survey) spoke French. In Thunder Bay,

Table 5.—Languages Spoken in the Home

Language	Percent of respondents	
	Door-to-door	Student
English	98	94
French	6	11
Other	16	22

Table 6.—Occupation of Head of Household

Occupational group	Percent of respondents	
	Door-to-door	Student
Business and professional..	21	19
Sales and clerical	10	10
Service	13	14
Skilled/unskilled	39	36
Farmers	1	--
Housewives	2	--
Retired/unemployed	2	11
Not reported	12	2
No male head	--	8

Table 7.— Years Lived in Community

Time	Percent respondents	
	Door-to-door	Student
Less than 1 year	5	3
1 to 5 years	15	12
More than 5 years	79	82
Don't know	1	3

28 percent of the respondents spoke a language other than English or French in their homes. In the student survey, this figure reached 30 percent for Rainy River and 35 percent for Sioux Lookout.

A breakdown of the occupations of heads of households is given in Table 6. The work of the head of the household was steady throughout the year in approximately 90 percent of the households and was seasonal in 7 percent of the households.

The length of time respondents had lived in the communities is given in Table 7.

Of the door-to-door respondents, 1 percent had received no formal education, 20 percent had received some or had completed public school, 54 percent had received some or had completed secondary school, and 25 percent had received some or had completed post-secondary education. All of the student respondents were at the Grade 10 level.

There were either one or two persons in 30 percent of the households, three or four persons in 45 percent of the households, and five or more persons in 25 percent of the households. Of the door-to-door respondents, 80 percent were married, 12 percent single, and 7 percent some other status.

The age groupings for the door-to-door survey are given in Table 8. Geraldton had 58 percent of its respondents in the youngest age group—a striking proportion compared with the 17 percent average for Northwestern Ontario. Geraldton also had an exceptionally low proportion in the older age groups—9 percent in the 45-54 year group and only 2 percent in the 55 year and over group. The average for the Region was 22 percent. Sioux Lookout had a very large percentage in the 25-34 year group and an exceptionally low percentage in the 35-44 year group. All the student respondents were approximately 15 years old plus or minus 2 years.

A breakdown of family incomes for the door-to-door survey respondents is given in Table 9.

Table 8.—Age Composition

Age	% respondents
18-24	17
25-34	22
35-44	20
45-54	18
55 yrs. & over	22
Refused	1

Table 9.—Family Income

Income	% respondents
Under \$10,000	36
\$10,000-\$20,000 ..	48
Over \$20,000	5
Refused	11

BUYING HABITS OF RESPONDENTS

In most centers of Ontario, consumers can choose where to buy their goods. They can buy directly from the stores in their communities, they can order through dealers from the manufacturers, or they can buy through mail order companies or from door-to-door salesmen. Consumers in Northwestern Ontario generally seem to be very price-conscious, especially where food is concerned. Comparison shopping is practiced widely in Northwestern Ontario. They are not, however, always consistent in their consciousness about prices. They often will be very careful with their food dollars and then will not be as cautious when buying major items.

Distance from Commercial Center

The distance consumers live from commercial centers is of key importance to their shopping habits. About 98 percent of the door-to-door respondents stated that they lived within 5 miles of a commercial center. A more realistic figure for the Region, however, is probably the 84 percent given in the student survey. The latter figure is more representative because the door-to-door survey included only respondents within town limits whereas the student survey drew its respondents from the surrounding region as well.

More specifically, 59 percent of the student respondents lived within 1 mile, 84 percent within 5 miles, and 90 percent within 10 miles of a commercial center. Several towns had very large percentages living far from any commercial centers. Rainy River had an outstanding 40 percent of its respondents living more than 10 miles away. Geraldton and Sioux Lookout also had high proportions living considerable distances, with 19 and 18 percent, respectively, living more

than 20 miles from a center. In Rainy River, 100 percent of the respondents had cars, whereas in Sioux Lookout only 70 percent had cars.

Comparison Shopping

Comparison shopping is practiced widely in Northwestern Ontario. In several cases where food prices are considerably higher in their towns, the residents travel to other centers to buy groceries in bulk quantities. Many residents in Marathon and Atikokan, for example, drive about 100 miles round trip to Thunder Bay, Terrace Bay and Schreiber where food prices are considerably lower. A cooperative was formed in Atikokan to buy food in bulk in Thunder Bay on a biweekly basis. According to the participants, considerable savings were realized even when the transportation costs were taken into account.

The survey respondents were asked whether they thought the center nearest them was large enough to allow comparison shopping and whether they ever did compare prices. The results are broken down into categories and summarized in Table 10.

More than half of the respondents felt their centers were large enough to do comparison shopping in all categories except for furniture and cars. An even greater number of respondents actually compare prices in all categories. Credit was the only category where relatively few respondents compared prices. A somewhat different picture emerges when the towns are looked at individually. Less than a third of the respondents in Rainy River felt they could do comparison shopping in any of the six categories. Shopping in Marathon was felt to be just as limited except for credit. The majority of respondents in Fort Frances, Geraldton, and Kenora felt they could do comparison shopping in all categories. Overall, Kenora was the most satisfied with its shopping facilities.

The proportion of respondents in Kenora, Fort Frances and Dryden who felt they could shop around for credit was extremely high—82 percent in Kenora, 75 percent in Fort Frances, and 77 percent in Dryden. This is interesting in light of the fact that credit is used widely in Fort Frances and Kenora.

With respect to actually doing comparison shopping, all the towns followed the breakdown given in Table 10, varying within ± 10 percent. The only exceptions were Geraldton and Sioux Lookout, which were 10 to 20 percent lower in most categories.

Table 10.—Percentage of Respondents Who Consider Center Large Enough for Comparison Shopping and Who Practice Comparison Shopping

Category	% respondents considering center large enough for comparison shopping	% respondents practicing comparison shopping
Food	63	84
Clothing	63	85
Credit	61	61
Appliances	60	81
Furniture	50	79
Cars	47	77

In all categories, the males thought more often than the females that comparison shopping was possible. When it came to comparing prices, however, about 10 percent fewer males than females actually compared prices. Males compared prices more often than females only in the cars and credit categories.

Respondents in the under \$10,000 income bracket thought more often than those in the over \$10,000 bracket that comparison shopping was possible, but they practiced it less often. This was also true for the over 55-year age group, which most often thought that comparison shopping was possible but actually practiced it less often than all other age groups except the 18-24-year age group.

Slight differences existed in the survey results by occupation of respondents but they are not significant enough to be stated. There were no differences by national origin.

The conclusion that must be drawn from the statistics is that the more often a person practices comparison shopping, the more aware he becomes of any lack in opportunity to do it. The people who do not attempt to compare prices as often are the ones who think that it is very possible to do it.

Mail-Order Shopping

Most people in Northwestern Ontario have shopped by mail. Only about 10 percent of the door-to-door respondents and 18 percent of the students had never shopped by mail. Both sexes bought with the same frequency. The frequency of mail-order shopping is to some degree related to the number of retail outlets in the communities and the available

selection. In Rainy River, where there is the least number of stores, 100 percent of the respondents in both surveys had bought by mail. Geraldton had the lowest percentages—79 percent of the door-to-door respondents and 65 percent of the students had bought by mail.

Little difference in frequency of mail-order shopping was shown by income or occupation, though it was slightly more frequent in the over \$10,000 bracket and in the business and professional occupational group. Age does not seem to affect this frequency with the exception of the 18-24-year group, which had a 76-percent frequency compared with 90 to 95 percent for all of the other age groups. There is a direct relationship between mail-order buying and number of persons in the family. Those who have lived longer in a community tend to buy by mail more often than newcomers.

About one third of those who use mail-order shopping buy frequently and the rest sometimes. There seems to be an inverse relationship between size of town and frequency of mail-order shopping. This was particularly borne out in the student survey (Table 11).

About 80 percent of those who use mail-order shopping indicated reasonable satisfaction with it. However, 20 percent considered it a poor way to shop, with the 18-24 age group indicating the highest dissatisfaction (25 percent). Those with higher incomes and those who have lived longer in the community expressed satisfaction with it more often.

Table 11.—Size of Population Compared with Percentage of Respondents Reporting High Frequency of Mail-order Shopping

Community	Population	% respondents reporting high frequency of mail-order shopping
Rainy River	1,200	50
Red Lake	2,247	44
Marathon	2,339	44
Geraldton	2,990	35
Sioux Lookout	3,000	29
Atikokan	5,841	43
Dryden	6,899	31
Fort Frances	9,947	29
Kenora	11,131	22
Thunder Bay	112,095	18

Door-to-Door Shopping

About half of the respondents (52 percent) throughout Northwestern Ontario indicated that they had bought from door-to-door salesmen at some time. Slightly more females than males had bought this way, probably because they were at home more often. Unlike mail-order shopping, frequency of door-to-door shopping did not seem dependent on the size of town or number of retail outlets. No respondents in Marathon reported buying frequently from door-to-door salesmen even though the town is very small and has a very limited choice of stores.

Of those who have bought from door-to-door salesmen, only a very small number buy frequently. Age seems to have some bearing on the frequency of purchase. There was a high of 11 percent in the 18-24-year age group. This decreased gradually as age increased, with a low of 2 percent for the 55-year and older age group. As with mail-order shopping, the frequency of door-to-door shopping increases with the length of time lived in the community.

More than half of the 52 percent of the respondents who had done door-to-door shopping found it annoying. Only 28 percent of the students surveyed found it annoying. It is possible that this difference shows a change of attitudes towards door-to-door shopping or that the students themselves were not directly involved in the buying. A much lower proportion of respondents in Rainy River found door-to-door shopping annoying than in any of the other towns. Except for Rainy River, there was very little difference in attitudes by town among the door-to-door survey respondents. There was a great difference of opinion in the student survey, however. A low of 7 percent found door-to-door selling annoying in Fort Frances and a high of 75 percent found it annoying in Marathon.

Warranties and Product Service

Of the door-to-door respondents in Northwestern Ontario, 48 percent stated that they always read the warranty, 38 percent that they sometimes did, and 13 percent that they never did. The percentage of students who always read warranties was much lower (23 percent), while the percentage who sometimes read it was much higher (66 percent). Among door-to-door respondents, more females (55 percent) than males (41 percent) always read the warranty. There was no difference by sex among the student respondents.

About 69 percent of the student respondents were satisfied with product service and only 13 percent dissatisfied. Regional differences were not great, ranging from a low of

53 percent in Geraldton expressing satisfaction to a high of 80 percent in Red Lake. Two groups had outstandingly high percentages expressing satisfaction with warranty service—92 percent for respondents who had lived in the community less than a year and 90 percent for the sales and clerical occupational group. The latter group is more knowledgeable about the difficulties encountered in servicing products and is therefore probably much more lenient in their evaluation of the quality service. This group also is probably more familiar with the steps to take in order to obtain a satisfactory response from the retailer or manufacturer.

When the respondents were asked what they would do if a product just purchased was faulty, about four fifths said they would try to exchange it for a new one. The other one fifth said they would take it in for service. More males than females said they would take the product in for service, whereas more females than males would try to exchange it for a new one.

RESPONDENTS' ATTITUDES TOWARD CREDIT

Credit—Good or Bad ?

About half of the respondents in the door-to-door survey felt that credit buying was good (46 percent) and half thought it bad (48 percent). Student opinions were similar, with almost half thinking it good (44 percent) and the other half split between thinking it bad (32 percent) and not having an opinion (24 percent). It may be significant that one out of four students stated they did not know. They apparently have not had enough exposure to credit to enable them to decide one way or the other. This is important because their attitudes could change the Region's whole character with regard to the future use of credit.

Dryden was the only town in which significantly fewer people (35 percent) thought credit buying good than thought it bad (60 percent). In Marathon and Rainy River, this trend was reversed, with 66 and 60 percent respectively, thinking credit was good and 34 and 33 percent respectively, thinking it bad. There was some difference in opinion by sex—51 percent of the males and 41 percent of the females thought credit buying was good. The only age group which varied significantly from the half-and-half split was the 55-year and older group, where only 39 percent thought credit buying was good. Income, national origin, occupation,

and number in household had no significant bearing. The only exceptions were that the retired/unemployed group and the group with no male head had lower proportions thinking that credit buying was good (33 and 38 percent, respectively).

Survey respondents gave the following reasons why credit buying is good:

1. Since cash is not always available, credit can be used to buy what you need when you need it. This reason was given by 23 percent of the door-to-door respondents and by 45 percent of the students. There is a very distinctive age break-up—the younger a person is, the more his feelings tend toward acquiring something immediately and paying for it later.

2. Some people cannot afford to buy unless they pay over a period of time. This reason was given by 22 percent of door-to-door respondents and 18 percent of students.

3. Credit buying is good if used wisely. Of the door-to-door respondents, 20 percent gave this reason. Geraldton and Rainy River were low, with 4 and 5 percent, respectively.

Survey respondents gave the following reasons why credit buying is bad:

1. There is a tendency to misuse credit and this causes family problems. This was the major reason given on both surveys. Of those who thought credit buying bad, 36 percent in the door-to-door survey and a large 57 percent in the student survey gave this as the reason. This reflects student observations of family situations.

2. Credit buying leads to impulse buying and overspending. Of the respondents who thought credit buying bad, 18 percent in the door-to-door survey and 13 percent in the student survey listed this as their reason.

3. Interest rates or carrying charges are too high. This reason was listed by about 14 percent of all respondents.

The main reasons given for disliking credit buying are concerned not with the actual concept of credit buying but rather with the problems of its misuse. These problems could be overcome with proper public education and the wise use of buying on credit.

Use and Justifiability of Credit

Eighty-seven percent of the door-to-door survey respondents stated that they or someone in their family had used credit. These percentages ranged from a low of 81 percent in Geraldton to a high of 98 percent in Marathon. There was a significant difference by income. Only 79 percent in the under \$10,000 bracket had used credit whereas 93 percent in the over \$10,000 bracket had used credit.

The percentage who had used credit was inversely proportional to the age except for the youngest age group, which had only 87 percent. In the 25-34-year group, 97 percent had used credit and in the over 55-year group, only 70 percent had used credit. This shows a changing attitude toward credit through the years. Respondents of Canadian origin had used credit about 9 percent more than those of other national origins. Finally, there was a direct relation between the percent using credit and the number in the household. Only 76 percent had used credit in households of two or less members, 91 percent had used credit in households of three or four, and 94 percent had used credit in households of five or more members.

Table 12 shows the percentage of all respondents who felt that using credit was justifiable for selected items along with the percentage of those who had used credit for each of the items. The latter is based on those 87 percent who had used credit. The results basically follow the same pattern for all respondents. Major items such as house, education, starting a business, car, and furniture and appliances head the lists, with more than half the respondents feeling that it was justifiable to use credit for these.

Table 12.—Justifiability and Use of Credit

Item	% respondents feeling use of credit <u>justifiable for item</u>		% respondents having used credit for item
	Door-to-door	Student	
House	91	77	65
Education	85	60	15
Starting a business ...	79	79	12
Car	68	73	68
Furniture & appliances.	54	62	45
Debts	41	40	22
Taxes	41	29	6
Other investments	26	29	15
Food	22	46	4
Vacation	18	50	9

Table —Justifiability of Credit by Grade 10 Students and by
13. Age Groups

	Stu- dent	% respondents feeling use of credit justifiable for item				
		Age group, years				
		18-24	25-34	35-44	45-54	55+
Education	60	84	84	88	88	79
Car	73	71	82	74	68	46
House	77	87	95	95	94	82
Taxes	29	36	28	39	41	56
Furniture & Appliances	62	52	57	53	53	53
Vacation	50	29	18	18	12	14
Debts	40	41	43	47	38	35
Food	46	28	14	20	17	32
Other Investments	29	31	31	26	25	17
Starting a business	79	80	85	84	80	69

Less than half the respondents felt the use of credit was justifiable for debts, other investments, food, and vacation.

The reaction of different age groups toward credit is indicated in Table 13. In general, the students had percentages equal to or lower than the door-to-door respondents, with two notable exceptions being food and vacation. The students had much higher percentages for these. Although the youth seemed to show willingness to use credit for a wider range of items, the 25-34 age group showed greater overall justification for using credit. This is understandable since this age group is setting up households and has the greatest need for consumer goods, with income potential and expectations on the rise. Only 14 percent of this group, however, was willing to use credit for food purchases, whereas 46 percent of the students and 32 percent of the 55 and over age group would buy food on credit.

The percentages of respondents that had used credit for the selected items are directly related to the percentage of respondents who thought its use justifiable. The exceptions were education and starting a business, both of which have disproportionately low percentages using credit for these purposes. Both of these responses are understandable—many people never start businesses, and many families may not yet have children of university age or may have children who will never go to university. (Education expenditures related directly to public school and high school are not significant.)

In all cases except education, a higher proportion of males than females thought that using credit was justifiable, and in all cases except housing and furniture and appliances, a greater percentage of males than females had used credit.

Respondents in the under \$10,000 income group had percentages lower than or equal to those in the above \$10,000 group for all items except food and taxes, in which they had considerably higher percentages.

Respondents of Canadian origin had slightly higher percentages in all categories except taxes, debts, and food and had much higher percentages in cars than those of other national origins.

Obtaining money's worth on credit

Only about one third of the respondents (ranging from a low of 20 percent in Atikokan and to a high of 40 percent in Rainy River) thought they get their money's worth when buying on credit, while 59 percent thought they did not get their money's worth. There is an inverse relation with age—a high of 35 percent in the 18-24-year group felt they get their money's worth and a low of 28 percent in the 55-year and older group felt that way. There was quite a large difference by occupation, with the business and professional group having a high of 41 percent and the retired/unemployed group having a low of 22 percent.

No one outstanding reason was given by the one third who felt they did get their money's worth. Of these respondents, 13 percent gave the reason that "there was no difference between cash and credit," 10 percent said "you could get the article right away," 9 percent said "you could take advantage of sales and specials," and 8 percent said "the advantages outweigh the additional costs."

Of the 59 percent who thought they did not get their money's worth, 56 percent gave the reasons that "it costs too much" or "you have to pay interest," and 28 percent said "the interest charges are too high" or "the carrying charges are too high." These two reasons are basically the same and account for fully 84 percent of those who said no. There was very little variation by town, all being within ± 9 percent.

Types of credit used

Of the respondents who had bought on credit, 60 percent used credit cards, 32 percent used bank cards, 31 percent used revolving charge accounts, and 29 percent used installment plans. Males used all types of credit more often than females with the exception of credit cards. Respondents in the under \$10,000 income group used all credit methods less frequently than those in the over \$10,000 income group, except for installment plans, which were used significantly more frequently. The 18-24-year age group had the lowest percentages in all categories except installment plans. The business and professional occupational group had the highest percentages in all but installment plans. Households with less than two members had the lowest percentages in all categories.

USE OF FINANCIAL RESOURCES BY RESPONDENTS

This section gives an insight on how consumers feel about money, borrowing, budgeting, and keeping record of expenditures.

When the respondents in the door-to-door survey were asked what they would do if they had extra money, 58 percent replied that they would save it, and 38 percent said they would invest in government bonds, 31 percent in real estate, and 11 percent in common stocks and securities. In the student population, 85 percent replied that they would save it, 33 percent would invest it, and 15 percent would spend it. In both surveys, the females were more likely to save than the males. On the whole it seems that the people of Northwestern Ontario are very conservative with their cash.

Borrowing

Overall, about 80 percent of the door-to-door respondents had at some time incurred a loan. About 8 percent more males than females had borrowed. There were 13 percent fewer respondents who had borrowed in the under \$10,000 income group than in the over \$10,000 group. About 7 percent more respondents of Canadian origin had borrowed than those of other origins. The business and professional occupational group had the highest percent having had loans (90 percent) and those families with no male head had the lowest (54 percent).

When the respondents were asked if they knew the true interest rate on their loans, 89 percent said yes. This was not significantly affected by sex, income, age, national origin, occupation, or number in household. Of this 89 percent, about 45 percent thought the rates too high and 52 percent about right. Geraldton had an outstandingly high 71 percent who were dissatisfied with the rates and thought them too high. Marathon was at the other end of the spectrum, with only 25 percent thinking the rates too high.

Of those 80 percent who had borrowed money, the sources used were:

<u>Source</u>	<u>Percent using</u>
Bank	79
Credit union	40
Finance company	30
Private loan	16
Insurance company	8
Trust company	3
Consumer loan company	1

Bank Accounts

Ninety-seven percent of respondents in the door-to-door survey and 78 percent in the student survey had bank accounts. There was little variation from town to town (from 96 to 100 percent), no difference by sex, and no significant relation with age, national origin, occupation, or number in household. Only 94 percent of those in the under \$10,000 income group had bank accounts, whereas 100 percent of those in the over \$10,000 income did. Respondents with bank accounts used the following types:

<u>Type of account</u>	<u>Percent of respondents using</u>	
	<u>Door-to-door</u>	<u>Student</u>
Savings	19	78
Chequing	8	5
Both	72	11

Over 70 percent of the respondents had both savings and chequing accounts. Persons with over \$10,000 income were more inclined to have both accounts, whereas those with under \$10,000 income seemed more inclined to have only a savings account.

In both surveys, Geraldton had the lowest percentage of those with savings accounts, and Rainy River had the highest percentage with chequing accounts. The 55-year and older age group had the highest percentage of savings accounts, and the 18-24-year age group had the highest

percentage of both types. There was no significant relationship with either national origin or occupation. The retired/unemployed occupational group had the highest percentage with savings accounts.

Some of the towns had outstanding characteristics in respondents' use of borrowing sources. In Atikokan, 90 percent of those who had borrowed money had borrowed from a bank at some time. In Marathon, 68 percent had borrowed from a credit union and in Geraldton, only 2 percent. The overall average for credit unions was 40 percent.

Males borrowed more frequently than females from all sources, and the lower income group borrowed less frequently from all sources than the higher income group in all categories except private loans.

Of the respondents who had borrowed money at some time, 93 percent stated that they had never had difficulties in borrowing what they needed, 6 percent that they occasionally had difficulties, and 1 percent that they often had difficulties. Respondents in Geraldton had the most trouble obtaining loans—only 89 percent never had difficulties, 2 percent often, and 2 percent always. Fort Frances respondents had the easiest time, with 98 percent never having difficulties and 2 percent occasionally. There was also a significant difference by income, with 89 percent of the under \$10,000 group and 98 percent of the over \$10,000 group never having difficulties.

Budgeting and Keeping Expenditure Records

Budgets were made by about one third of the families in the door-to-door survey. Rainy River had the highest proportion (50 percent) of families who drew up budgets. The 25-34-year age group had the highest percentage (50 percent) as did the business and professional/occupational group (37 percent). There was little difference by income, sex, or national origin. There was a direct relationship between the proportion of families making budgets and the number in the household. The items that were included in the budgets of those who made them are given in Table 14.

Some of the towns had outstanding characteristics in respondents' inclusion of budget items. In Sioux Lookout, 100 percent of the respondents budgeted for clothing compared with the average of 75 percent. Only 13 percent of the respondents in Geraldton included education in their budgets, whereas the average was 35 percent. In Fort Frances, only 11 percent included entertainment (average 47 percent). Only 53 percent in Rainy River included car/transport (average 78 percent).

Table 14.—Percentage of Respondents Including Various Items in Budget

Item	Percent including item in budget
Food	93
Household expenses ..	90
Housing	80
Car/transport	78
Clothing	75
Spending money	65
Entertainment	47
Medical	47
Education	35
Other	30

Table 15.—Percentage of Respondents Including Various Items in Expenditure Records

Item	Percent including item in expenditure record
Housing	79
Household expenses	76
Car/transport	67
Medical	58
Food	56
Clothing	47
Spending money	30
Education	30
Entertainment	20
Other	19

Males had lower percentages than females in all categories. The under \$10,000 income group had a lower percentage of budgeters than the over \$10,000 group in 7 of the 10 categories. By age, the 55-year and over group had the lowest percentage in 5 of the 10 categories.

When the student respondents were asked whether or not they prepared budgets, 34 percent replied yes, 41 percent sometimes, and 25 percent no. About 7 percent more female students than males made budgets. In contrast to the door-to-door survey only 10 percent of the Rainy River respondents and 12 percent of Atikokan respondents prepare budgets.

Some of the students had a regular income and others did not. There were 37 percent working part-time during the school year (male equals female) and 74 percent working during the summer (16 percent more males than females). There were 57 percent receiving an allowance (5 percent more females than males).

Expenditure records were kept by 61 percent of the respondents in the door-to-door survey. Only 14 percent of the student respondents regularly kept records and 24 percent sometimes did. The percent of males was equal to the percent of females in both surveys. The lower income group kept records slightly less frequently than the higher income group. Respondents of Canadian origin kept records about 7 percent more frequently than those of other origins. Retired persons and the unemployed group kept records the least often (50 percent).

The types of expenditure items included by the 61 percent of respondents who kept records are given in Table 15. It seems that the majority of the record keepers included the major expenses but often excluded smaller categories such as spending money and entertainment. More females than males kept records in all categories except housing and car/transport. The 55-year and older age group had the lowest percent who kept records in 6 of the 10 categories. There was no significant relation with income, national origin, occupation, or number in household.

A couple of the towns were outstanding in respondents' record keeping habits. Sioux Lookout had by far the highest percentage of respondents who kept records for clothing, (67 percent) and education (52 percent), and Marathon by far the lowest for household expenses (55 percent).

GENERAL CONSUMER KNOWLEDGE AND AWARENESS OF CONSUMER LAWS

It was found during visits to Northwestern Ontario that people had an overwhelming lack of knowledge of the existence and programs of Ontario's Ministry of Consumer and Commercial Relations. Scarcely anyone, including those having dealings with it, knew the Ministry's correct name, and people very often confused it with the federal Department of Consumer and Corporate Affairs.

Questionnaire results from both the student and door-to-door surveys bear out this lack of awareness of the Ministry. Many questions were asked about specific consumer laws covered by the Ministry. The responses to these questions are given in Table 16.

Some generalities can be made about the results. On almost all questions, the percentage of correct answers was considerably lower among student respondents than door-to-door respondents. The male respondents in the door-to-door survey were slightly more knowledgeable than the female respondents. Females were more knowledgeable only on a very few questions and only by insignificantly small percentages. Males and females were equally knowledgeable in the student survey or, more accurately, were equally lacking

in knowledge. The increase in knowledge from student to door-to-door respondents and the shift toward males knowing more than females may be a function of learning by experience. Particular questions which had a much higher proportion of either males or females answering correctly tended to confirm this. For example, 21 percent more male than female respondents in the door-to-door survey knew that incorporating a business gave the company limited liability. And 21 percent more males than females (8 percent more males in the student survey) knew when a used car could be sold without the license plates.

Student respondents knew the correct answers more often than the door-to-door respondents on only two questions—that you can cancel a contract by a letter personally delivered and that the Motor Vehicle Accident Claims Fund does not provide insurance. It is assumed that the school disseminated this information. The door-to-door respondents were more knowledgeable on all other questions and in many cases much more knowledgeable.

Income had a consistent direct relationship with knowledge. On all questions except two, those earning \$10,000 or under per year gave the correct answers less frequently than those earning over \$10,000. Percent differences (ranging from 2 to 12 percent) were not great but they were very consistent.

Age had quite a bearing on the respondents' knowledge. The over 55-year age group had the least knowledge in over half the questions and the youngest age group (18-24 years) had the next lowest.

National origin also had a relationship with knowledge—again, not a drastic relation but a very consistent one. In all questions except one, respondents of Canadian origin recorded a higher percent of correct answers than those of other origins. The latter group was lower by 2 to 14 percent with most being about 10 percent lower. Respondents of other origins had more knowledge on only one question—11 percent more knew that insurance is not automatically transferred when trading in cars.

The only consistent relation between knowledge and occupation was that families with no male head and families whose head was retired or unemployed had much lower knowledge (9 to 20 percent less) than the other occupational categories.

The number in the household also bore a relationship with knowledge. Those households with two or less members had slightly less knowledge on almost all questions. Differences ranged from 1 to 14 percent, again showing a very consistent relation.

Although there was not much pattern by town, a few characteristics stand out. In the door-to-door survey, Rainy River had the highest percent of correct answers in the most questions and Geraldton had the next highest. Sioux Lookout and Marathon had the lowest percentage of correct answers in the most questions. The towns were more equally knowledgeable in the student survey. Marathon students had the highest percentage of correct answers on the most questions and Atikokan and Geraldton the lowest. The opposite results of the door-to-door and student surveys are interesting.

Throughout the entire Northwestern Ontario Region, the percent knowing the correct answers in the various towns ranged from 14 to 39 percent in the door-to-door survey and from 11 to 48 percent in the student survey. It seems that as the consumers grow older, the level of knowledge tends to become more uniform from town to town.

Respondents in both surveys were asked about their degree of confidence in being able to get a good buy. An average of 54 percent of the door-to-door respondents expressed some degree of confidence compared with an average of about 71 percent of the student respondents. This high level of confidence on the part of the students could reflect either over-confidence or better consumer education. However, as mentioned in the previous discussion on knowledge of consumer laws, the students had considerably less knowledge than the door-to-door respondents. Thus students' confidence in their buying ability may be unwarranted. Geraldton stood out as being the most confident town in every category of respondent. Thunder Bay was the least confident in every category, even though it is the largest center. The student survey produced different results, with Red Lake having the highest confidence and Atikokan the lowest.

In all categories, the 55-year and over age group showed the least confidence and the 18-24-year age group the most. No pattern was evident in the intermediate age groups. The low confidence in the 55-year and over age group goes along with their very low knowledge. However, the opposite was true for the 18-24 year age group, which had one of the lowest levels of knowledge and the highest level of confidence. Respondents of Canadian origin expressed higher confidence in all categories than those of other national origins. The sales and clerical occupational group had the highest confidence in all but one of the categories. Families with no male head or with the head retired or unemployed had the least confidence in all categories. Households with less than two persons expressed the least confidence in all categories and households with three to four persons the most.

Table 16.—Results of Questions on Consumer Knowledge

<u>Questions asked</u>	<u>% respondents answering correctly</u>	
	<u>Door- to- door</u>	<u>Student</u>
1. Is the cost of credit or interest rate you pay regulated by law?	24	17
2. Can a consumer such as yourself shop for credit from different places?	86	62
3. Have you heard of The Consumer Protection Act?	55	42
4. If a person is between the ages of 18 and 21, is he/she legally responsible for any documents he/she may sign?	na	70
5. Do you know what referral selling is? .. If "yes,"	23	na
6. What is it?	35	na
7. Is it legal to referral sell?	13	na
8. If you buy a car or some other consumer item on credit, can the seller repossess it if you default on a payment regardless of how much you have paid on it?	18	16
9. If you receive merchandise in the mail that you didn't order, what must you do?	26	19
10. Does the Province of Ontario have a certain law entitling you to cancel certain types of purchase agreements from a door-to-door salesman if you wish?	53	29
11. If you sign a consumer contract in your home and decide that you want to cancel it, when can you legally do this?	34	5
na = not asked.		

(Table 16 is continued on the following page.)

Table 16.—Continued

Questions asked	% respondents answering correctly	
	Door- to- door	Student
12. If you want to cancel a consumer contract over \$50.00 the day after it was signed in your home, what is/are the acceptable means of doing this?		
Letter personally delivered	17	30
Registered letter	76	37
13. If a deposit has been made on some product in advance of any delivering of goods or services and no binding contract has been entered into, can the buyer claim a complete refund?	27	20
14. Does incorporating a business give you limited liability?	42	na
15. When are credit card accounts interest free?	74	37
16. Can anybody go to the Credit Bureau and examine his/her records?	52	34
17. If you are trading in a car that is insured, is your insurance automatically transferred to the new car? ...	65	57
18. A Certificate of Mechanical Fitness is required for used cars sold in Ontario. When, if ever, can a used car be sold without this certificate?	29	16
19. What is an "unfit motor vehicle permit"?	40	30
20. If a person wishes to drive a motor vehicle without insurance, he is required to pay \$40 into the Motor Vehicle Accident Claims Fund. If this person is in an accident and is the guilty party, will the claim be covered by the M.V.C.F.?	35	40

na = not asked.

(Table 16 is concluded on the following page.)

Table 16.—Concluded

Questions asked	% respondents answering correctly	
	Door- to- door	Student
21. When selling a house, does the law require you to use a real estate broker?	90	na
22. Who pays the real estate broker's fee?	70	na
23. In selling real estate, which type of listing, if any, reserves the right of the owner to sell the property himself and not pay the broker any commission?	16	na
24. Is an "offer to purchase" for a house a legally binding contract when signed?	59	na
na = not asked.		

CHAPTER VI: INFORMATION AVAILABLE TO CONSUMERS
IN NORTHWESTERN ONTARIO

SOURCES OF INFORMATION

Various sources of information and help are available to consumers throughout the Northwestern Ontario Region. The following discussion summarizes these sources.

In all the communities outside Thunder Bay, the Northern Affairs Officer is an important contact between the residents and the Ontario Government. Through the Telex from Queen's Park in Toronto, the officers are instantly accessible, and any information they receive will be further disseminated. In addition, each of the offices provides a selection of pamphlets and other information for consumers to pick up.

The Northern Affairs Officers are well known in their communities. All the officers write a column for the local newspaper under the heading "Information Ontario." They use material supplied to them by the various ministries and have used material from the Ministry of Consumer and Commercial Relations.

A lot of information on consumer buying is available in the libraries, but very limited information is available on the Ministry of Consumer and Commercial Relations or its laws and programs. In the surveys, 98 percent of the respondents stated that there was a library in their community. In Thunder Bay, the largest center, only 94 percent stated that there was a library.

Some of the schools have programs on consumer education and related topics, but the courses are not compulsory and the content varies greatly. About 75 percent of the respondents in the student survey stated that there was some type of consumer education program in their schools. Only 4 percent of the respondents in Geraldton and 35 percent in Red Lake stated that there was a program. All the other towns were close to 75 percent.

The students were asked to describe the type of program available to them, and the following verbatim comments were received:

"It tells of credit, consumer buying and consumer protection."

"The type of program is in the function of business and industry. It has very little to do with prices and consumer goods."

"It is a consumer education program. It tells us about the government and business world."

"The program deals with credit and banking and in general the distribution of consumer information about today's world."

"Banking, credit, loans, etc."

"Consumer education, learning interest, how to write cheques, comparing prices."

"Consumer economics - you learn how to operate your money and the course also prevents you from being swindled into a buy etc. Bookkeeping, marketing."

"Fills you in on the rights of the consumer and on products, advertising and brands."

"This program is in Grade 9 and is consumers education. It relates directly to consumers and their problems and the businesses."

"It shows you where to buy goods, how to figure interest rates and other consumer needs. This is a Grade 9 course."

"Consumer education is to alert the students about the consumer goods, services and give him an idea of what business is about."

Many of the programs seem to cover how to be a wise consumer, but none makes any mention of consumer laws.

About one third of the questionnaire respondents knew of some type of community agency that would provide debt-counselling. Twenty-eight percent of these suggested banks, trust companies, loan companies, or finance companies, 26 percent suggested credit unions, 8 percent a family counselling service, and 4 percent the Ministry of Consumer and Commercial Relations or other government agencies. Only 2 percent thought that these agencies were of no value at all, while 37 percent thought they were quite helpful, 47 percent helpful, and 14 percent didn't know. In Rainy River, 75 percent of the respondents thought they were quite helpful. Of families with no male head, 100 percent thought them of value, perhaps indicating heavy usage by this group.

Only 14 percent of the door-to-door respondents and 8 percent of the students knew of a place to obtain information on products in their community. This percentage varied directly with the size of the community in question.

Consumer topics on radio and television are very popular. The CBC program "Marketplace" was highly praised by everyone spoken to, and it seemed that this program was regularly tuned in on all television sets throughout Northwestern Ontario. Most of the television and radio stations are more than willing to devote some time to informing the public of new laws being introduced. Some of the radio stations (Marathon, for example) have regular consumer programs.

Ninety-nine percent of the door-to-door respondents' families (98 percent for students) had a radio and 98 percent television. There was very little variation in the door-to-door survey from town to town, (96 to 100 percent for both radio and television), but in the student survey, the range was from 92 to 100 percent for both radio and television. (As discussed on page 32 of this report, the student survey is probably a more reliable indicator.) Geraldton had the lowest, with 92 percent in both cases.

The press is swamped with volumes of written material and press releases, and since they have neither the time nor the personnel to go through it all, most of it is discarded. Periodically, however, the newspapers do print material on various consumer topics.

In the surveys, 81 percent of the door-to-door respondents and 78 percent of the students stated that they received a newspaper regularly. This ranged from a low of 71 percent of door-to-door respondents in Atikokan and Marathon to a high of 97 percent in Rainy River. The range for the students was from a low of 61 percent in Geraldton to a high of 96 percent in Fort Frances.

It can be seen from the high proportion of respondents who receive papers regularly and who have radio and television, that the population's potential exposure to consumer information through the mass media is high.

Table 17.—Respondents' Sources of Information

Topic of information	% respondents knowing where to get information		Major source of information on topic	% respondents who would use source	
	Door-to-door	Student		Door-to-door	Student
Car insurance	85	50	Car insurance co., agency, or sales representative	86	86
Life insurance	80	55	Life insurance company	89	88
Credit	76	44	Bank, trust co., loan co./finance company	60	75
Car buying	72	57	Car dealer, garage, mechanic, or salesman	60	75
House buying	70	56	Real estate agency	67	71
Door-to-door salesmen ..	48	11	Better Business Bureau ...	35	7
			Chamber of Commerce	24	N.A.
			Government agency	24	9
			Police	14	N.A.
Starting a business	43	22	Bank or credit union	47	54
Collection agencies	34	5	Better Business Bureau ...	22	9
			Government agency	20	14

N.A. = not available.

WHERE RESPONDENTS WOULD GO FOR INFORMATION

Survey respondents were asked if they knew where to get information on various topics. The sources that were stated are given in Table 17. The respondents felt that they could get information on certain items almost exclusively from the dealers or agents for the particular items. Thus the onus and trust is currently being placed on those dealers and agents to guide the public and to supply accurate and reliable information.

Understandably, students knew less often than door-to-door respondents where to get information on each of the topics. The students had particularly low percentages for door-to-door salesmen and collection agencies. The males had much higher percentages than the females in all categories except two, in which males equalled females. The distribution was equal between male and female in the student survey. The 55-year and older age group had the lowest percentages in five of the eight categories. Respondents of Canadian origin had higher percentages than those of other origins in all categories. The business and professional group had the highest percentages in all categories but two. Households with two or less members had the lowest percentage in all cases but two.

When asked whether or not they thought people knew enough about the cost of borrowing money and how to use credit, only 9 percent of the door-to-door respondents and 22 percent of the students thought that they did.

CHAPTER VII: WHAT NORTHWESTERN ONTARIO CONSUMERS WANT

THE NEEDS OF PARTICULAR GROUPS

The consensus of opinion among many people in Northwestern Ontario is that there is a great need for consumer education. The following discussion summarizes what various groups feel they need in this area of education.

Some schools have courses in consumer education, but as mentioned they vary greatly in quality and scope. Some teachers are keenly interested in obtaining material and suggestions for setting up courses. They only seldomly contact local businessmen to participate as speakers out of concern that the businessmen might use the opportunity to their own advantage. The school boards and teachers spoken to expressed a desire for a "consumer package" prepared by the Ministry of Consumer and Commercial Relations. A few consumer education teachers asked if they could be on a mailing list so they could be kept up to date on consumer information.

The students were asked if they had any comments on the present state of consumer knowledge or any suggestions for improving consumer education (content, methods, etc.) Following are some of the comments received:

"Yes, people do not know enough about consumer education, especially the young."

"I believe that consumer education should be compulsory in school."

"I think that although we could use more consumer education we know how our economy works but are often too scared to do anything when being cheated."

"I think that the consumer does not know about his rights and the laws of consumers."

"Most people don't know all the agencies that help consumers. I think you should inform them better."

"Make Consumer's Education in the High Schools compulsory and start teaching or informing at the Junior High Level."

"I think that consumer knowledge is increasing rapidly and people are really watching where their money is going. We need more consumer guides on food."

"I now realize I don't know as much as I thought I did.
HELP!"

The last comment is particularly good—it summarizes the students' situation in one brief statement. It was pointed out earlier that the student respondents were quite confident of themselves as consumers and yet were very lacking in consumer knowledge. Almost all of the students want more information.

Consumer education for Indian groups must take into consideration the special characteristics of Indians living on reserves. Courses should be prepared for representatives from the reserves so that they can translate them into their own languages (Cree, Ojibway, etc.).

The Métis and non-status Indian group would like assistance in setting up a consumer course and a short course on how to run a small business. Indians are presently encouraged to take long training in trades, but they often fail in business because they lack knowledge in basic business skills.

New immigrants are given orientation programs through the Citizenship Branch of the Ministry of Community and Social Services. The Branch suggested that consumer education material be included in this program.

Several libraries that were visited in different centers wanted to receive more material on consumer education and information.

Confederation College is a community institution that gives upgrading courses throughout Northwestern Ontario. The College is presently trying to incorporate consumer information into its program and is anxious to obtain

assistance in the form of written material. The College would also like to cosponsor weekend seminars (10 to 12 hours) in consumer education for those willing to go into remote areas to give instruction to local residents.

Quetico Retraining Centre also gives upgrading and re-training courses. It was suggested that the Centre be supplied with an "education package", because many of the people who take courses, to learn trade skills also lack basic life skills.

The Chambers of Commerce in all centers expressed a desire to work with the Ministry of Consumer and Commercial Relations in fostering consumer education in their communities. They are prepared to form a pool of speakers from which schools and service clubs could draw, to assemble material to be added to the Ministry's "consumer package," and to create consumer resource centers either in their offices or in the local libraries.

The ethnic groups in Thunder Bay should be paid special attention and should be supplied with consumer information material they are willing to translate and circulate. Several other ethnic pockets exist throughout Northwestern Ontario where this would also apply. (An example is Geraldton, with about 35 percent French-speaking residents.)

Radio and television stations are very anxious to receive material on consumer information. When a new bill is introduced in the legislature, they would like to receive a package containing the bill, the Minister's statement, and background information. Preferably, it should contain the text with the essential information for use in a 2-or 5-minute spot. The large volume of material received each day does not allow media staff time to go through and summarize it without sometimes giving it the wrong interpretation. In addition to the spots, many stations would like to conduct interviews with the Minister or members of the Ministry, especially when a new bill is being introduced.

The press wants material directly from the Ministry. Canadian Press passes news on to them in an already condensed form. This makes it very difficult to prepare articles with any degree of accurate interpretation.

Northern Affairs officers throughout the Region and representatives in the Ministry's Thunder Bay Office would like to receive material at the same time as the Canadian Press. In the case of The Fair Business Practices Act the press carried it and many requests for information were received by the Northern Affairs offices but the offices were unable to supply it since they were uninformed about the Act.

Other people representing various groups enthusiastically suggested that the Ministry conduct public meetings, with several Ministry representatives attending to inform the public of the goals and work of the Ministry and to answer questions.

RESPONDENTS' ATTITUDES TOWARD THE EFFECTIVENESS OF VARIOUS METHODS OF CONVEYING INFORMATION

All respondents were asked which methods of conveying information they thought would be effective. A summary of their attitudes is given in Table 18.

In all categories of both the student and door-to-door surveys, the females had higher percentages who thought the various methods would be effective. The youngest age group (18-24 years) seemed to be the most pessimistic about the effectiveness of the methods, having the lowest percentage for each suggested method. In all categories except School programs—lectures, respondents of Canadian origin had lower percentages than those of other origins.

Table 18.—Attitudes Toward the Effectiveness of Various
Methods of Conveying Information

Method	% respondents thinking method effective	
	Door-to-door	Student
TV—special discussions	80	63
Newspapers	74	74
TV—short commercials	68	61
Radio—special discussions	68	55
School programs: Informal		
discussions	67	59
Lectures	67	52
General information centers	64	48
Radio—short commercials	61	55
Pamphlets and bulletins	55	58

Of all the communities, Geraldton and Sioux Lookout seemed to consistently have the lowest percentages of respondents who thought the various methods would be effective.

Respondents in both surveys thought that television specials and newspaper articles were the best methods of reaching people in the ten communities. Although the need and desire for information was voiced, it appears to be a passive rather than an active expression. Indications are that people are not concerned deeply enough and would rather have information brought to them than actively seek it out. This has implications for the possible success of any consumer education or information program.

APPENDIX I: QUESTIONNAIRES

Project # 5447

Contemporary Research Centre Limited

CONSUMER INFORMATION SURVEY

Hello, my name is _____. I represent the Ontario Ministry of Consumer and Commercial Relations. We are conducting a study of residents in this area in order to determine consumer needs regarding education and information programs. This questionnaire will take approximately 1/2 to 3/4 of an hour to answer. We would appreciate it if you could give us your time to answer these questions, as it will eventually help better our community in the end. All your answers will remain confidential and no-one will see your individual answer except myself.

The person I would like to interview is the youngest person over '18' who is at home right now.

(REPEAT OPENING PARAGRAPH TO RESPONDENT THAT YOU ARE TO INTERVIEW)

INTERVIEWER: YOUR QUOTA WILL BE HALF MALE AND HALF FEMALE. ONCE YOU HAVE FILLED ALL OF ONE SEX, ASK FOR THE YOUNGEST PERSON OVER '18' OF THE SEX WHOSE QUOTA YOU HAVE NOT FILLED.

I would first of all like to ask you some questions about credit.

1. In general, do you think credit buying is a good or a bad thing? CIRCLE ONE ANSWER ONLY.

- 1 Good thing
2 Bad thing
V Don't Know → SKIP TO Q.3

2. Why do you feel this way? WRITE IN EXACTLY AS RESPONDENT SAYS.

3. If you had some extra money that you were not going to buy consumer goods with, would you: READ LIST. CIRCLE AS MANY ANSWERS AS RESPONDENT SAYS YES TO.

- 1 Save it
2 Invest it in government bonds
3 Invest in real estate
4 Invest in common stocks and securities
X Other investment
(Specify): _____

V Don't Know

4. Do you feel that borrowing or using credit is justifiable or not for each of the following items. I will read you them one at a time and you just tell me whether it is justifiable or not. READ LIST. CIRCLE ONE NUMBER FOR EVERY ITEM.

	Yes Justifi- able	No Not Justifi- able	Don't Know
Vacations	1	2	V
Taxes	1	2	V
Education	1	2	V
Debts	1	2	V
House	1	2	V
Car	1	2	V
Furniture and appliances	1	2	V
Food	1	2	V
Other investments	1	2	V
Starting a business	1	2	V

5. Is the cost of credit or interest rate you pay for credit regulated by law?

1 Yes
2 No
V Don't Know

6. Can a consumer such as yourself shop around for credit from different places?

1 Yes
2 No
V Don't Know

7. Do you think that you get your money's worth when you buy on credit?

1 Yes
2 No
V Don't Know → SKIP TO Q.9

8. Why do you feel this way?

9. Have you ever incurred a loan of any type?

1 Yes
2 No
V Don't Know → SKIP TO QUES. 12

IF "HAS INCURRED A LOAN" ASK:

10. Did you know the true interest rate on the loan(s) you incurred?

1 Yes
2 No
V Don't Know → SKIP TO QUES. 12

IF "YES" IN QUES.10, ASK:

11. Did you think these rates are too high, too low or about right?

1 Too high
2 Too low
3 About right
V Don't Know

12. Do you feel very confident, somewhat confident or not confident at all in being able to get a good buy on --
 READ LIST ONE AT A TIME AND CIRCLE ONE ANSWER PER LINE.

	Very Confident	Somewhat Confident	Not At All Confident	Don't Know
Food	1	2	3	V
Clothing	1	2	3	V
Furniture	1	2	3	V
Appliances	1	2	3	V
Cars	1	2	3	V

13. If you wanted information on any of the following items, would you know where to get it?
 If so, where?

	Yes	No	Don't Know	IF YES, Where? WRITE IN
House buying	1	2	V	_____
Life insurance	1	2	V	_____
Car insurance	1	2	V	_____
Credit	1	2	V	_____
Starting a business	1	2	V	_____
Door-to-door salesman	1	2	V	_____
Collection agencies	1	2	V	_____
Car buying	1	2	V	_____

14. Have you heard of the Consumer Protection Act?

1 Yes
 2 No
 V Don't know

→ SKIP TO Q. 16

IF "YES" IN Q. 14, ASK:

15. Let's talk about the laws that pertain to Consumer Protection.
 Which of the following does the Consumer Protection Act apply to -- READ LIST.
 CIRCLE ONE ANSWER PER LINE ONE AT A TIME.

	Applies	Doesn't Apply	Don't Know
- To all written contracts	1	2	V
- Only to consumer contracts involving amounts over \$50.	1	2	V
- Only to consumer contract involving amounts over \$100.	1	2	V

16. Do you know what referral selling is?

- 1 Yes
 - 2 No
 - V Don't Know
- SKIP TO QUES. 19

IF "YES" IN QUES. 16, ASK:

17. What is it? _____

18. Is it legal to referral sell?

- 1 Yes
- 2 No
- V Don't Know

19. If you buy a car or some other consumer item on credit, can the seller repossess it if you default on a payment regardless of how much you have paid on it?

- 1 Yes
- 2 No
- V Don't Know

20. If you receive merchandise in the mail that you didn't order, must you ... READ LIST. CIRCLE ONE ONLY.

- 1 Pay for it
- 2 Send it back if you don't pay
- 3 Do nothing
- V Don't Know

21. Does the Province of Ontario have a certain law entitling you to cancel certain types of purchase agreements from a door-to-door salesman if you wish?

- 1 Yes
- 2 No
- V Don't Know

22. If you sign a consumer contract in your home and decide that you want to cancel it, when can you legally do this? CIRCLE ONE ANSWER ONLY. READ LIST.

- 1 Within 2 days
- 2 Within 5 days
- 3 At any time
- V Don't Know

23. If you want to cancel a consumer contract over \$50 the day after it was signed, in your home, which of the following is/are acceptable means of doing this? READ LIST. CIRCLE ALL THAT ARE STATED AS ACCEPTABLE MEANS.

- 1 Telephone
- 2 Letter personally delivered
- 3 Telegram
- 4 Registered letter
- V Don't Know

24. If a deposit has been made on some product in advance of any delivery of goods or services and no binding contract has been entered into, can the buyer claim a complete refund?

- 1 Yes
- 2 No
- V Don't Know

25. If you incorporate a business do you have. . READ LIST. CIRCLE ONE ONLY

- 1 Unlimited liability
- 2 Limited liability
- V Don't Know

26. Credit card accounts --- READ LIST. CIRCLE ONE ONLY.

- 1 Are never interest free
- 2 Are interest free if paid within 30 days of receipt
- 3 Are always interest free
- V Don't Know

27. Can anybody go to the Credit Bureau and examine his/her own records?

- 1 Yes
- 2 No
- V Don't Know

28. If you are trading in a car that is insured, is your insurance automatically transferred to the new car?

- 1 Yes
- 2 No
- V Don't Know

29. A Certificate of Mechanical Fitness is required for used cars sold in Ontario. When, if ever, can a used car be sold without this certificate? READ LIST. CIRCLE ONE ONLY.

- 1 Never
- 2 If the vehicle is sold without licence plates
- 3 If the buyer is not concerned with whether he has the Certificate or not
- V Don't Know

30. What is an "unfit motor vehicle permit"? Is it. . . READ LIST. CIRCLE ONE ANSWER ONLY.

- 1 A permit issued for all used cars with dents
- 2 There is no such thing
- 3 A permit issued for all used cars sold without the Mechanical Fitness Certificate
- V Don't Know

31. If a person wishes to drive a motor vehicle without insurance, he is required to pay \$40 into the Motor Vehicle Accident Claims Fund. If this person is in an accident and is the guilty party, will the claim be covered by the Motor Vehicle Accident Claims Fund?

- 1 Yes
- 2 No
- V Don't Know

32. When selling a house, does the law require you to use a real estate broker?

- 1 Yes
- 2 No
- V Don't Know

33. Who pays the real estate brokers' fee?

- 1 The seller
- 2 The buyer
- V Don't Know

34. In selling real estate which type of listing, if any, reserves the right of the owner to sell the property himself and not pay the broker any commission? READ LIST.

- 1 An open listing
- 2 An exclusive listing
- 3 An exclusive multiple listing
- 4 All types of listing
- 5 No type of listing
- V Don't Know

35. Is an "offer to purchase" for a house a legally binding contract when signed?

- 1 Yes
- 2 No
- V Don't Know

36. Do you think that in general people know enough about the cost of borrowing money and how to use credit?

- 1 Yes
- 2 No
- V Don't Know

37. Do you know if there are any agencies in this community which provide counselling to people in debt?

- 1 Yes
- 2 No
- V Don't Know

SKIP TO QUES. 40

IF "YES" TO QUES. 37, ASK:

38. What is the name of this group or agency?

WRITE IN: _____ V Don't Know

39. Do you think this (these) agency(ies) is (are) --

- 1 Quite helpful
- 2 Helpful
- 3 Not at all helpful
- V Don't Know

40. Do you think there is a need for a more widespread distribution of information dealing with consumer buying?

- 1 Yes
- 2 No
- V Don't Know

41. Which method of conveying information to people in this community would be effective?
READ LIST. CIRCLE ONE NUMBER PER LINE.

	Effective	Not Effective	Don't Know
Pamphlets and bulletins	1	2	V
Newspapers	1	2	V
General information centres	1	2	V
School programs for students and adults using lecture format	1	2	V
School programs using informal discussions	1	2	V
Radio - short commercials	1	2	V
Radio - specials, discussions, etc.	1	2	V
TV - short commercials	1	2	V
TV - specials, discussions, etc.	1	2	V
Other: (Specify): _____	1	2	V

42. Do you have any comments you would like to make on the present state of consumer knowledge or suggestions for improvements in consumer education (contents, methods), etc.

IF "YES" WRITE IN BELOW:

IF "NO OR DON'T KNOW" PLEASE CIRCLE ANSWER BELOW:

- 2 No
V Don't Know

43. How far from your residence is the nearest commercial centre. By this I mean stores where you can purchase numerous goods including food, clothing, etc. Is it

- 1 Less than 1 mile
2 1 to 5 miles
3 6 to 10 miles
4 11 to 20 miles
5 More than 20 miles

44. Is this commercial centre large enough to allow comparison shopping of
READ LIST. CIRCLE ONE ANSWER PER LINE.

	Question 44 ...			Question 45 ...		
	Yes	No	Don't Know	Yes	No	Don't Know
Food	1	2	V	1	2	V
Clothing	1	2	V	1	2	V
Furniture	1	2	V	1	2	V
Appliances	1	2	V	1	2	V
Cars	1	2	V	1	2	V
Credit	1	2	V	1	2	V

45. Do you ever compare prices for...
READ LIST IN QUES.44. CIRCLE ONE ANSWER
PER LINE. _____



46. In your community, is there some place where you can obtain accurate and reliable information on products to help in your buying decision?

1 Yes
2 No
V Don't Know

→ SKIP TO QUES. 48.

IF "YES" TO QUES. 46, ASK:

47. Where would you go to get this information?

48. Before purchasing a product, do you always, sometimes, or never read the warranty? CIRCLE ONE ONLY.

1 Always
2 Sometimes
3 Never
V Don't Know

49. If you have just purchased a product that is faulty, would you ... READ LIST. CIRCLE ONE ONLY.

1 Bring it in for service
2 Try to return it for a new one
3 Do nothing
V Don't Know

50. Have you ever purchased a product from a door-to-door salesman?

1 Yes
2 No
V Don't Know

→ SKIP TO QUES. 53

IF "YES" IN QUES. 50, ASK:

51. How often do you or your family buy from door-to-door salesmen? Do you buy ----

1 Sometimes
2 Frequently
V Don't Know

52. Do you find door-to-door selling annoying, tolerable or a convenient way of shopping?

1 Annoying
2 Tolerable
3 Convenient way of shopping
V Don't Know

53. Have you ever bought goods by mail order?

- 1 Yes
2 No
V Don't Know
- SKIP TO QUES 56

IF "YES" IN QUES. 53, ASK:

54. How often do you do mail order shopping?

- 1 Sometimes
2 Frequently
V Don't Know

55. Do you find mail order shopping ... READ LIST.

- 1 A poor way to shop
2 An acceptable way to shop
3 An excellent way to shop

56. Does your family have ... READ LIST. CIRCLE ONE FOR EACH LINE.

	Yes	No	Don't Know
A car?	1	2	V
A radio?	1	2	V
A TV?	1	2	V

57. Does your family receive newspapers regularly?

- 1 Yes
2 No
V Don't Know

58. Is there a library in your community?

- 1 Yes
2 No
V Don't Know

59. Do you (or someone in your family) make up a written budget?

- 1 Yes
2 No
V Don't Know
- SKIP TO QUES. 61

IF "YES" IN QUES 59, ASK:

60. Which of the following are included in your written budget? READ LIST. CIRCLE ALL EXPENDITURES THAT ARE INCLUDED.

- 1 Food
2 Housing
3 Clothing
4 Education
5 Medical
6 Household expenses
7 Entertainment
8 Spending money
9 Car/transport
X Other (Specify): _____
V Don't Know

61. Does your family keep records of expenditures?

- 1 Yes
2 No
V Don't Know
- SKIP TO QUES. 63

IF "YES" IN QUES. 61, ASK:

62. For which of the following do you keep records? READ LIST. CIRCLE ALL RECORDS KEPT.

- 1 Food
2 Housing
3 Clothing
4 Education
5 Medical
6 Household
7 Entertainment
8 Spending money
9 Car/transport
X Other (Specify): _____
V Don't Know

63. Does your family have any bank accounts ?

- 1 Yes
2 No
V Don't Know
- SKIP TO QUES. 65

IF "YES" IN QUES. 63, ASK:

64. What kind of accounts does your family have? CIRCLE ALL MENTIONS

- 1 Savings
2 Checking
3 Both
X Other (Specify): _____
V Don't Know

65. Has your family ever used credit?

- 1 Yes
2 No
V Don't Know
- SKIP TO QUES. 68

IF "YES" IN QUES. 65, ASK:

66. Which of the following do you borrow or use credit for? READ LIST. CIRCLE NUMBER OPPOSITE WHAT THEY HAVE BORROWED FOR.

- 1 Vacations
2 Taxes
3 Education
4 Debts
5 House
6 Car
7 Furniture and appliances
8 Food
9 Other investments
10 Starting a business

67. Which of the following do you use? READ LIST. CIRCLE ALL MENTIONS.

- 1 Bank cards
- 2 Credit cards
- 3 Instalment plans
- 4 Revolving charge accounts
- X Other (Specify): _____
- V Don't Know

68. Have you ever borrowed money?

- 1 YES
 - 2 NO
 - V DON'T KNOW
- SKIP TO Q.71

IF "YES" TO Q.68, ASK:

69. Which of the following have you ever borrowed from? READ LIST. CIRCLE ALL MENTIONS.

- 1 Bank
- 2 Finance Company
- 3 Credit Union
- 4 Private Loan
- 5 Trust Company
- 6 Insurance Company
- 7 Consumer Loan Company
- X Other (Specify): _____
- V Don't Know

70. Have you never, occasionally, often or always had difficulties borrowing the money you need?

- 1 Never
- 2 Occasionally
- 3 Often
- 4 Always
- V Don't Know

71. How many years have you lived in this community?

- 1 Less than 1 year
- 2 1 to 5 years
- 3 More than 5 years
- V Don't Know

72. What is your national origin?

- 1 Canadian
- 2 British
- 3 French
- 4 German
- 5 Italian
- 6 Native Indian
- 7 Ukranian
- 8 Scandinavian
- X Other (Specific): _____
- V Don't Know

73. Are you: READ LIST.

- 1 Married
- 2 Single
- X Other (Specify): _____
- V Don't Know

74. What languages are spoken in your home? CIRCLE ALL MENTIONS.

- 1 English
- 2 French
- X Other (Specify): _____
- V Don't Know

75. How many persons live in your household, including yourself?

_____ WRITE IN

76. What is the occupation of the male head of the household? WRITE IN:

_____ 0 No Male Head → SKIP TO Q. 78

77. Is his work....

- 1 Seasonal
- 2 Steady throughout the year
- V Don't Know

78. What education level have you had? READ LIST.

- 1 None
- 2 Some or completed public school
- 3 Some or completed high school
- 4 Some or completed post-secondary school
- V Refused

79. Into what age group should I check you? READ LIST.

- 1 18 to 24 years
- 2 25 to 34 years
- 3 35 to 44 years
- 4 45 to 54 years
- 5 55 years and over
- V Refused

80. Finally, what was your total household income before taxes in 1973, was it... READ LIST.

- 1 Under \$10,000
- 2 \$10,000 to \$20,000
- 3 Over \$20,000
- V Refused

81. PLEASE CHECK HERE IF RESPONDENT IS MALE OR FEMALE.

- 1 Male
- 2 Female

RESPONDENT'S NAME: _____

ADDRESS: _____

CITY OR TOWN: _____

INTERVIEWER'S NAME: _____

DATE OF INTERVIEW: _____

LENGTH OF INTERVIEW: _____

City of Interview PLEASE CIRCLE.

- 1 Thunder Bay
- 2 Atikokan
- 3 Dryden
- 4 Fort Francis
- 5 Geraldton
- 6 Kenora
- 7 Marathon
- 8 Rainy River
- 9 Red Lake
- 10 Sioux Lookout

Thank you for your cooperation.

MONTH

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #13	Telephone Call #16	Telephone Call #19	Telephone Call #22
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #14	Telephone Call #17	Telephone Call #20	Telephone Call #23
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #15	Telephone Call #18	Telephone Call #21	Telephone Call #24
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

CALL RECORD SHEET

Assignment _____

MONTH _____

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #1	Telephone Call #4	Telephone Call #7	Telephone Call #10
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #2	Telephone Call #5	Telephone Call #8	Telephone Call #11
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

	Respondent	Respondent	Respondent	Respondent
	Telephone Call #3	Telephone Call #6	Telephone Call #9	Telephone Call #12
1. No one Home	1	1	1	1
2. Refused	2	2	2	2
3. Language barrier	3	3	3	3
4. Completed	4	4	4	4

CONSUMER INFORMATION SURVEY
STUDENT QUESTIONNAIRE

INSTRUCTIONS:

This is a survey of students in grade 10 that is being conducted in numerous schools in your area. This study is being sponsored by the Ontario Ministry of Consumer and Commercial Relations in order to determine consumer needs regarding education and information programs. We would very much appreciate your cooperation in answering these questions.

Please circle the number opposite the answer that you feel is the right one that applies in your case. On some questions, it says you may circle more than one answer if necessary. If it does not say this, circle one answer only.

On questions where we ask you why you feel that way and we leave a few lines blank, please write in your answer as neatly as possible.

If you don't know the answer to a question, please circle the "V" opposite don't know in that question.

Please remember that there are no right or wrong answers. Just answer the questions as they apply in your case. All your answers are confidential so please do not sign your name to the questionnaire.

If you have any problems, please ask your teacher for help.

Thank you for your cooperation.

1. In general, do you think credit buying is a good or a bad thing? CIRCLE ONE ANSWER ONLY.

1 Good thing
 2 Bad thing
 V Don't know → SKIP TO Q. 3

2. Why do you feel this way?

3. If you had extra money after buying what you needed, what do you think would be the best thing to do with it? CIRCLE MORE THAN ONE ANSWER IF YOU WISH.

1 Save it
 2 Spend it
 3 Invest it
 4 Other (specify) _____
 V Don't know

4. Do you feel that borrowing or using credit is justifiable or not for each of the following items? CIRCLE ONE NUMBER FOR EVERY ITEM.

	Yes, Justifiable	No, not Justifiable	Don't know
Vacations	1	2	V
Taxes	1	2	V
Education	1	2	V
Debts	1	2	V
House	1	2	V
Car	1	2	V
Furniture & appliances	1	2	V
Food	1	2	V
Other investments	1	2	V
Starting a business	1	2	V

5. Is the cost of credit or interest rate you pay for credit regulated by law?

1 Yes
 2 No
 V Don't know

6. Can a consumer shop around for credit from different places?

1 Yes
 2 No
 V Don't know

7. Do you know how to calculate a true interest rate?

1 Yes
2 No

8. Do you feel very confident, somewhat confident or not confident at all in being able to get a good buy on -- CIRCLE ONE ANSWER PER LINE.

	Very Confident	Somewhat Confident	Not at all Confident	Don't Know
Food	1	2	3	V
Clothing	1	2	3	V
Furniture	1	2	3	V
Appliances	1	2	3	V
Cars	1	2	3	V

9. If you wanted information on any of the following items, would you know where to get it? If so, where?

	Yes	No	Don't know	IF YES, Where? WRITE IN
House buying	1	2	V	_____
Life Insurance	1	2	V	_____
Car Insurance	1	2	V	_____
Credit	1	2	V	_____
Starting a business	1	2	V	_____
Door-to-door salesmen	1	2	V	_____
Collection agencies	1	2	V	_____
Car buying	1	2	V	_____

10. Let's talk about the laws that pertain to Consumer Protection. Which of the following does the Consumer Protection Act apply to? CIRCLE ONE ANSWER ONLY.

1 To all written contracts
2 Only to consumer contracts involving amounts over \$50
3 Only to consumer contracts involving amounts over \$100
V Don't know

11. If a person is between the ages of 18 and 21, is he/she legally responsible for any documents he/she may sign?

1 Yes, all
2 No, none
3 Some, but not all
V Don't know

12. Have you heard of the Consumer Protection Act?

1 Yes
2 No
V Don't know

13. If you buy a car or some other consumer item on credit, can the seller repossess it if you default on a payment regardless of how much you have already paid on it?

1 Yes
2 No
V Don't know

14. If you receive merchandise in the mail that you didn't order, must you...
CIRCLE ONE ONLY.

1 Pay for it or else send it back
if you don't pay
2 Do nothing
V Don't know

15. Does the Province of Ontario have a certain law entitling you to cancel certain types of purchase agreements from a door-to-door salesman?

1 Yes
2 No
V Don't know

16. If you sign a consumer contract in your home and decide that you want to cancel it, when can you legally do this in Ontario? CIRCLE ONE ANSWER ONLY.

1 Within 2 days
2 Within 5 days
3 At any time
4 You cannot cancel
V Don't know

17. If you want to cancel a consumer contract over \$50 the day after it was signed in your home, which of the following is/are acceptable means of doing this?
CIRCLE ALL THAT ARE STATED AS ACCEPTABLE MEANS.

1 Telephone
2 Letter personally delivered
3 Telegram
4 Registered letter
V Don't know

18. If a deposit has been made on some product in advance of any delivery of goods or services and no binding contract has been entered into, can the buyer claim a complete refund?

1 Yes
2 No
V Don't know

19. Credit card accounts.... CIRCLE ONE ONLY.

1 Are never interest free
2 Are interest free if paid within
30 days of receipt
3 Are always interest free
V Don't know

20. Can anybody go to the Credit Bureau and examine his/her own records?
- 1 Yes
 - 2 No
 - V Don't know
21. If you are trading in a car that is insured, is your insurance automatically transferred to the new car?
- 1 Yes
 - 2 No
 - V Don't know
22. A Certificate of Mechanical Fitness is required for used cars sold in Ontario. When, if ever, can a used car be sold without this certificate? CIRCLE ONE ONLY.
- 1 Never
 - 2 If the vehicle is sold without license plates
 - 3 If the buyer is not concerned with whether he has the Certificate or not
 - V Don't know
23. What is an "unfit motor vehicle permit"? Is it... CIRCLE ONE ANSWER ONLY.
- 1 A permit issued for all used cars with dents
 - 2 There is no such thing
 - 3 A permit issued for all used cars sold without the Mechanical Fitness Certificate
 - V Don't know
24. If a person wishes to drive a motor vehicle without insurance, he is required to pay \$40 into the Motor Vehicle Accident Claims Fund. How much insurance coverage does this \$40 fee give him? CIRCLE ONE ANSWER ONLY.
- 1 None
 - 2 \$50,000
 - 3 \$100,000
 - V Don't know
25. Do you think that in general people know enough about the cost of borrowing money and how to use credit?
- 1 Yes
 - 2 No
 - V Don't know
26. Do you think there is a need for a more widespread distribution of information dealing with consumer buying?
- 1 Yes
 - 2 No
 - V Don't know

27. Which method(s) of conveying information to people in this community would be effective? CIRCLE ONE NUMBER PER LINE.

	Effect- ive	Not Effect- ive	Don't Know
Pamphlets and bulletins	1	2	V
Newspapers	1	2	V
General information centres	1	2	V
School programs for students and adults using lecture format	1	2	V
School programs using informal discussions	1	2	V
Radio - short commercials	1	2	V
Radio - specials, discussions, etc.	1	2	V
TV - short commercials	1	2	V
TV - specials, discussions, etc.	1	2	V
Other: specify _____	1	2	V

28. Do you have any comments you would like to make on the present state of consumer knowledge or suggestions for improvements in consumer education (contents, methods), etc. IF YES, PLEASE WRITE IN BELOW:

☐ No

29. How far from your residence is the nearest commercial centre? By this is meant stores where you can purchase numerous goods including food, clothing, etc. Is it...?

- 1 Less than 1 mile
- 2 1 to 5 miles
- 3 6 to 10 miles
- 4 11 to 20 miles
- 5 More than 20 miles

30. Do you ever compare prices?

- 1 Yes
- 2 No
- V Don't know

31. In your community, is there some place where you can obtain accurate and reliable information on products to help in your buying decisions?

1 2 V	Yes No Don't know	→ SKIP TO QUESTION 33.
-------------	-------------------------	------------------------

IF "YES" :

32. Where would you go to get this information?

33. Does your school have any programs on consumer education? Either in courses devoted to this subject or incorporated into other courses?

1 Yes
2 No
V Don't know

→ SKIP TO QUESTION 35

IF "YES" :

34. What type of program is it? Describe it.

35. Before purchasing a product, do you always, sometimes, or never read the warranty? CIRCLE ONE ONLY.

1 Always
2 Sometimes
3 Never
V Don't know

36. In general, how would you say the service of products is while still under warranty?

1 Very good
2 Good
3 Acceptable
4 Not very good
5 Poor
V Don't know

37. If you have just purchased a product that is faulty, would you... CIRCLE ONE ONLY.

1 Bring it in for service
2 Try to return it for a new one
3 Do nothing
V Don't know

38. Have you ever purchased a product from a door-to-door salesman?

1 Yes
2 No
V Don't know

→ SKIP TO QUESTION 41

IF "YES" :

39. How often do you or your family buy from door-to-door salesmen? Do you buy...

1 Sometimes
2 Frequently
V Don't know

40. Do you find door-to-door selling annoying, tolerable or a convenient way of shopping?

1 Annoying
2 Tolerable
3 Convenient way of shopping
V Don't know

41. Have you or your family ever bought goods by mail order?

- 1 Yes
2 No
V Don't know

→ SKIP TO QUESTION 44

IF "YES" :

42. How often do you do mail order shopping?

- 1 Sometimes
2 Frequently
V Don't know

43. Do you find mail order shopping...

- 1 A poor way to shop
2 An acceptable way to shop
3 An excellent way to shop
V Don't know

44. Does your family have ... CIRCLE ONE FOR EACH LINE.

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
A car?	1	2	V
A radio?	1	2	V
A TV?	1	2	V

45. Does your family receive newspapers regularly?

- 1 Yes
2 No
V Don't know

46. Do you work part-time during the school year?

- 1 Yes
2 No

47. Do you work during the summer?

- 1 Yes
2 No

48. Do you have an allowance?

- 1 Yes
2 No

49. Do you budget your money ?

- 1 Yes
2 No
3 Sometimes

50. Do you keep records of your expenditures?

- 1 Yes
- 2 No
- 3 Sometimes

51. Do you plan to make written budgets in the future?

- 1 Yes
- 2 No
- V Don't know

52. Do you have any bank accounts?

- 1 Yes
- 2 No
- V Don't know

SKIP TO QUESTION 54

IF "YES" :

53. What kind of account do you have?

- 1 Savings
- 2 Checking
- 3 Both
- X Other (specify): _____
- V Don't know

54. Do you plan on using credit in the future?

- 1 Yes
- 2 No
- V Don't know

55. How many years have you lived in this community?

- 1 Less than 1 year
- 2 1 to 5 years
- 3 More than 5 years
- V Don't know

56. What is your national origin?

- 1 Canadian
- 2 British
- 3 French
- 4 German
- 5 Italian
- 6 Native Indian
- 7 Ukranian
- 8 Scandinavian
- X Other (specify) _____
- V Don't know

57. What languages are spoken in your home? CIRCLE ALL MENTIONS.

- 1 English
- 2 French
- 3 Other (specify) _____
- V Don't know

58. How many persons live in your household?

_____ WRITE IN

59. What is the occupation of the head of the household?

WRITE IN: _____

60. How old are you?

_____ WRITE IN

61. Are you male or female?

- 1 Male
- 2 Female

ADDRESS: _____

CITY OR TOWN: _____

SCHOOL: _____

Thank you for your cooperation.

- Ministry of Consumer and Commercial Relations



Ontario

APPENDIX II: LETTER NO. 1,
SENT TO ASSOCIATIONS

Ministry of
Consumer and
Commercial
Relations

416/965-5151

555 Yonge Street
Toronto Ontario
M4Y 1Y7

Dear

This summer the Ministry of Consumer and Commercial Relations will be conducting a study to determine consumers' information needs in the Northwestern Ontario Region so that we can design a plan for a comprehensive consumer education and information program for the Region.

The study will have three objectives: To get to know the consumer and his environment, to determine the population awareness of present consumer protection laws, and to find out what the consumer needs and wants to know to make the best utilization of his/her financial resources.

I am planning to visit the region and contact the business community, associations and schools to discuss the make-up and the problems of the region, and to listen to the opinions of those who live there and have a good understanding of the area.

Your (association, group) has (offices, branches) in the region and can be of great assistance to me in this project. I should therefore appreciate if you would supply me with the names and addresses of your representatives in the Northwestern Ontario region so that I may arrange an interview with them some time in June.

I shall depend on your co-operation to make the study a comprehensive one in the hope that it will have beneficial results for the region.

With best regards,

Mrs. D.A. Stafl,
Director of Consumer Education
and Information Needs for
Northwestern Ontario

List of Associations Receiving Letter No. 1

Associated Credit Bureaus of Canada
Automobile Dealers' Association of Ontario
Better Business Bureau
Canadian Advertising Advisory Board
Canadian Bankers' Association
Canadian Consumer Council
Canadian Consumer Loan Association
The Canadian Credit Institute
Canadian Life Insurance Association
Chamber of Commerce, Ontario
Consumers' Association of Ontario
Credit Counselling Service of Metropolitan Toronto
Credit Grantors' Association of Canada
Federated Council of Sales Finance Companies
Insurance Bureau of Canada
National Council of YMCA/YWCA
Ontario Real Estate Association
The Retail Council of Canada
Trust Companies' Association of Canada



Ontario

APPENDIX III: LETTER NO. 2,
SENT TO THE MEDIA

Ministry of
Consumer and
Commercial
Relations

416/965- 5151

555 Yonge Street
Toronto Ontario
M4Y 1Y7

Dear

This summer the Ministry of Consumer and Commercial Relations will be conducting a study to determine the information needs of consumers in Northwestern Ontario so that we can design a plan for a consumer education and information program for the region.

The study will have three objectives: To get to know the consumer and his environment, to determine the population awareness of present consumer protection laws, and to find out what the consumer needs and wants to know to make the best utilization of his/her financial resources.

Miss Marilyn Walter, a member of my staff, and I plan to be in (town) during the week of
 (date) and will be contacting various associations, members of the business community and individual consumers to discuss the make-up and problems of the region, and to listen to the opinions of those who live there and have a good understanding of the area.

I would very much like to meet with you (or with a member of your staff who would be familiar with consumer problems). I will shortly be contacting you by telephone, and if such a meeting is possible we can then set up an appointment.

Yours truly,

Mrs. D.A. Stafl,
Director of Consumer Education
and Information Study for
Northwestern Ontario



Ontario

APPENDIX III: LETTER NO. 2A,
SENT TO THE MEDIA

Ministry of
Consumer and
Commercial
Relations

416/965- 5151

555 Yonge Street
Toronto Ontario
M4Y 1Y7

September 18, 1974

Dear

As a part of the study on Consumer Education and Information in Northwestern Ontario, the Ministry of Consumer and Commercial Relations is conducting a door-to-door survey.

We will be in Thunder Bay on dates to start with this survey and will try to get in touch with you at this time. Enclosed is suggested copy for a public service announcement. We would appreciate it if you could read it as frequently as possible on the air during the two week period following date .

Yours truly,

Mrs. D. A. Stafl,
Director, Study of Consumer
Education and Information Needs
In Northwestern Ontario

List of Those Receiving Letters No. 2 and 2A

Daily Newspapers

Mr. C. F. Schubring
The Daily Bulletin
Fort Frances

Mr. Stuart King
Kenora Daily Miner & News
Kenora

Mr. Stuart M. Cummings
The Daily Bulletin
Sioux Lookout

Mr. C. J. Copps
Times-News/Chronicle-Journal
Thunder Bay

Weekly Newspapers

Mr. R. W. Clarke
Atikokan Progress
Atikokan

Alex Wilson Publications Ltd.
Dryden Observer
Dryden

Mr. D. E. Scott
Dryden Observer
Dryden

Mr. R. A. Cumming
Fort Frances Times
Fort Frances

Mr. W. Stewart-Brydges
Geraldton Times-Star
Geraldton

Mr. R. L. Webb
Kenora Calendar
Kenora

Mr. W. R. Dempsey
Daily Miner & News
Kenora

Mr. H. G. Kauth
Marathon Mercury
Marathon

Mr. Edward M. Harding
Red Lake District News
Red Lake

Mr. Bruce R. Potter
The Stirring Giant
Thunder Bay

Mr. L. A. Ricci
Rainy River Record
Rainy River

Radio Stations

Mr. Hugh Syrja
CKDR - Dryden

Mr. Gordon McBride
CFOB - Fort Frances

Mr. Denis Belleville
CJRL- Kenora

Mr. R. P. MacGowan
CJLX - Thunder Bay

Mr. George D. Jeffrey
CKPR & CKPR-FM
Thunder Bay

Mr. Bill Logan
CBQ
Thunder Bay

Mr. Ralph H. Parker
CFPA - Thunder Bay

(List continued on following page)

List of those receiving Letters No. 2 and 2A concluded.

Television Stations

Mr. Vic Prokopchuk
Nor-Video Services Ltd.
Atikokan

Messrs. Roy Orvis, Phil Johnson
Dryden Community Television
Dryden

Mr. R. L. Wyse
Modern Radio & TV System
Geraldton

President
Kenora Cable Vision Ltd.
Kenora

Mr. C. Christie
MacLean-Hunter Cable TV Ltd.
Thunder Bay

Mr. Garnet N. Conger
CKPR-TV - Thunder Bay



Ontario

APPENDIX IV: LETTER NO. 3, SENT TO
BOARDS OF EDUCATION

Ministry of
Consumer and
Commercial
Relations

416/965-5151

555 Yonge Street
Toronto Ontario
M4Y 1Y7

Dear

This summer the Ministry of Consumer and Commercial Relations has been conducting a study to determine consumers' information needs in North-western Ontario so that we can design a plan for a comprehensive consumer education and information program for the region.

This study has three objectives: To get to know the consumer and his environment, to determine the population awareness of present consumer protection laws and to find out what the consumer needs and wants to know to make the best utilization of his/her financial resources.

I, and Miss Marilyn Walter, a member of my staff, have recently returned from our first visit to Northwestern Ontario in which we interviewed community representatives in order to attain an awareness of the make-up and consumer problems of the region.

In the second phase of the study we wish to reach a much larger segment of the population by means of two questionnaires, one directed towards the households in a door-to-door survey, and the other, a shorter version, directed towards the students. We have contacted Mr. R.R. Steele, Regional Director of Education, and Mr. G.E. Syme, Program Consultant for Business Education in the Northwestern region, and have received their approval to approach you.

We would like to give the questionnaire to all Grade 10 students in selected schools throughout

Northwestern Ontario sometime during the month of September. However, if there are too many students at the Grade 10 level and if you feel this survey would place a great demand on you, it would perhaps be feasible to use representative classes. This questionnaire has been pretested and takes about half to three-quarters of an hour to complete. We ask you only to distribute and collect the questionnaire for us, with no further work for your teachers and administrative staff.

Enclosed is a copy of the questionnaire. We are hopeful that this project will meet with your approval and that we may count on your assistance in administering it to the students.

The results and analysis of the questionnaire as well as the final report of the study, will be made available to you and to any teachers who may request it. The results obtained from the questionnaire may be of assistance to those who teach consumer education and business courses in your schools.

In case this project meets with your approval, please let us know how many students attend Grade 10 and to how many you would be prepared to administer the questionnaire.

If you require any further information concerning the study or have any comments as to the text of the questionnaire, please get in touch with me.

Yours truly,

Mrs. D.A. Stafl,
Director of Consumer Education
and Information Study for
Northwestern Ontario

List of Boards of Education Receiving Letter No. 3

Board of Education, Regional Office
Thunder Bay

Atikokan Board of Education

Dryden Board of Education

Fort Frances-Rainy River Board of Education

Geraldton Board of Education

Kenora Board of Education

Lake Superior Board of Education

Lakehead Board of Education

Red Lake Board of Education

Lakehead District Roman Catholic Separate
School Board

APPENDIX V: FOOD-BASKET ITEMS INCLUDED IN THE PRICING SURVEY

LOCATION _____	DATE _____				
<u>CANNED/PACKAGED</u>					
19 oz. White Cake Mix (Betty Crocker)					
12 oz. Cheese Wedge-Mild (Kraft)					
6 oz. Instant Coffee - Private Label					
7-3/4 oz. Clover Leaf Sockeye Salmon					
7 lb. All Purpose Flour (Robin Hood)					
14 oz. Peach Halves - Choice (Brights)					
6 oz. Jello puddings - pkg.					
48 oz. Apple Juice - Choice (Allens)					
16 oz. Spaghetti - long (Catelli)					
32 oz. Salad Oil (Mazola)					
1 lb. Peanut butter					
5 lb. Sugar - white, granulated					
10 oz. Tomato Soup (Campbell's)					
30's Orange Pekoe Tea Bags (Red Rose)					
14 oz. Green Beans - cut - choice					
28 oz. Tomatoes - choice					
<u>FROZEN</u>					
2 lb. Peas (Green Giant)					
12 1/2 oz. Orange Juice					
<u>MEAT</u>					
1 lb. Rib Roast - Prime (1st 5 ribs)					
1 lb. Minced beef - hamburger					
1 lb. Wieners - lowest price					
1 lb. 2 1/2-3 lb. chicken - fresh					
1 lb. Loin Centre Cut Pork Chops					
<u>FRUIT/VEGETABLES</u>					
1 lb. Bananas					
Bunch Carrots - Ontario - fresh					
Each Lettuce - head					
10 lb. Potatoes - Ontario					
<u>DAIRY PRODUCTS</u>					
1 doz. Eggs - large					
3 qt. Milk - Homo - jug					
<u>BAKERY PRODUCTS</u>					
2 1/2 oz. Loaf White Bread - private label					

APPENDIX V: SELECTED ITEMS

Comparison of Prices of Selected Items in 10 Northwestern Ontario Communities and Toronto June 24-July 11, 1974

Toronto = 100

	<u>Personal Items</u>	<u>Clothing</u>	<u>Furniture</u>	<u>Camera</u>
Atikokan	108	110	109	143
Dryden	106	105	114	117
Fort Frances	105	107	108	116
Geraldton	116	104	N/A	141
Kenora	107	103	108	120
Marathon	111	107	N/A	123
Rainy River	N/A	N/A	N/A	N/A
Red Lake	N/A	N/A	N/A	N/A
Sioux Lookout ...	111	105	N/A	141
Thunder Bay	97	108	109	116

N/A = not available

Personal Items: toothpaste, soap, shampoo, deodorant,
mouthwash, bandages, disposable diapers,
absorbent swabs

Clothing: man's shirt, blouse, bra, T-shirt,
jeans, shoes

Furniture: bed, TV, washing machine

APPENDIX VI: SURVEY OF CATALOGUE PRICES

Appendix Table 1.-Sears Catalogue Prices, Spring and Summer '74

Description	Price ^{a/}		% differ- ence in price
	Southern Ontario	North- western Ontario	
<u>Women's clothing</u>			
Dress	\$ 17.00	\$ 17.00	-
Bathing suit	16.98	16.98	-
Red reversible coat	45.00	45.00	-
Grenier bra	8.50	8.50	-
<u>Children's clothing</u>			
Jacket shirt	13.98	13.98	-
Slacks	3.59	3.79	5.6
Underwear	1.19	1.19	-
Crew neck	4.49	4.49	-
<u>Men's clothing</u>			
Trunks	6.99	6.99	-
Shirt	6.99	6.99	-
Pants	17.98	17.98	-
Jacket	55.00	55.00	-
<u>Shoes</u>			
Ladies' shoes	15.99	15.99	-
Baby shoes	2.69	2.69	-
Men's shoes	23.00	24.00	4.4
<u>Sewing goods</u>			
Cotton percale69	.69	-
Terry prints & plains	3.29	3.29	-
Scissors	6.99	6.99	-
Wool89	.89	-
<u>Recreation & Misc.</u>			
Hair dryer	45.98	45.98	-
3-way exerciser	69.98	69.98	-
3-pc. luggage	49.97	54.97	10.0
High chair	34.99	36.99	5.7
Baby carriage	64.99	69.99	7.7
Ring, ½ carat	450.00	450.00	-
Watch	54.99	54.99	-
GAF 1.4 reflex	249.98	249.98	-
Bicycle	109.98	114.98	4.5
El Dorado golf clubs	54.98	54.98	-
Tent	179.98	189.98	5.5
Gun	84.98	84.98	-
31' pool	1,249.00	1,299.00	4.0

(Appendix Table 1 concluded on following page.)

Appendix Table 1.—Concluded

Description	Price ^{a/}		% differ- ence in price
	Southern Ontario	North- western Ontario	
<u>Furniture</u>			
Rug.....	\$ 59.98	\$ 59.98	-
Runner.....	1.69	1.79	5.9
Flooring	5.99	6.49	8.4
Sofa set	599.98	634.98	5.8
" "	239.98	259.98	8.3
Chair	139.98	149.98	7.1
Coffee table	99.98	99.98	-
Table set	260.00	275.00	5.7
Bed, child's	189.00	215.00	13.7
Mattress, Sealy	119.98	119.98	-
Curtains.....	25.98	26.98	3.8
Pink bedspread	29.98	29.98	-
Bar divider	135.00	139.00	2.9
Space saver	31.98	33.98	6.3
Lamp	29.99	31.99	6.7
Dishes	39.98	39.98	-
<u>Small appliances</u>			
14 sp. blender	39.98	42.98	7.5
3 sp. blender	14.98	15.98	6.7
Opener, green	14.98	15.98	6.7
Toaster, 4-slice	28.98	29.98	3.4
Iron	14.88	14.88	-
Frypan, green	27.98	29.98	7.2
Yellow cookware	34.99	38.99	11.4
<u>Major appliances</u>			
Refrigerator	359.98	379.98	5.6
Washer	319.98	339.98	6.3
Dryer	229.98	249.98	8.7
Dishwasher	349.98	359.98	2.9
Range	229.98	244.98	6.5
Sewing machine	289.98	299.98	3.5
Stereo	399.98	399.98	-
TV	799.98	799.98	-

^{a/} Southern Ontario prices are taken from the catalogue issued from Toronto, Ontario. Northwestern Ontario prices are taken from the catalogue issued from Regina, Saskatchewan.

APPENDIX VI: SURVEY OF CATALOGUE PRICES

Appendix Table 2.-Eaton's Catalogue Prices, Spring and Summer '74

Description	Price ^{a/}		% differ- ence in price
	Southern Ontario	North- western Ontario	
<u>Women's clothing</u>			
Skirt	\$ 17.00	\$ 17.00	-
4-pc. pant suit, etc.....	39.99	39.99	-
Grenier bra	8.50	8.50	-
Slip	6.00	6.00	-
<u>Children's clothing</u>			
Dress	7.99	7.99	-
Nightgown	4.99	4.99	-
Underwear	1.75	1.75	-
Jeans	7.98	7.98	-
<u>Men's clothing</u>			
Shirt, short sleeve	7.00	7.00	-
Pants, checked	16.95	16.95	-
Jacket	59.95	59.95	-
Coveralls	13.95	13.95	-
<u>Shoes</u>			
Ladies' shoes	15.99	15.99	-
Baby shoes	4.99	4.99	-
Men's shoes	24.00	24.00	-
<u>Sewing goods</u>			
Terry prints	2.99	2.99	-
Cotton denim	1.19	1.19	-
Wool70	.72	2.9
<u>Recreation & Misc.</u>			
Hair dryer	49.95	49.95	-
Bike exerciser	64.99	64.99	-
Luggage, Jetliner	65.89	65.89	-
High chair	29.99	29.99	-
Baby carriage	75.00	79.99	6.7
Ring	325.00	325.00	-
Watch	59.95	59.95	-
Camera	249.99	249.99	-
Bicycle, Jap. 10 sp.....	119.99	119.99	-
Golf clubs,Strokemaster	49.99	49.99	-
Tent	184.98	187.98	1.6
Gun	119.99	119.99	-
Tractor.....	1,254.80	1,281.80	2.2

(Appendix Table 2 concluded on following page.)

Appendix Table 2.— Concluded

Description	Price ^{a/}		% differ- ence in price
	Southern Ontario	North- western Ontario	
<u>Furniture</u>			
Rug, nylon	\$ 59.95	\$ 59.95	-
Runner	4.95	5.49	10.9
Flooring	4.95	4.99	.8
Sofa set.....	749.98	779.98	4.0
" " , gold	239.95	239.95	-
Chair	149.99	139.99	-6.7
Coffee table	149.99	169.99	13.3
Table set	259.95	289.95	11.5
Bed, child's	154.00	174.95	13.6
Mattress	109.95	109.95	-
Curtains	27.95	28.95	3.6
Bedsread	29.98	29.98	-
Bedsread, double	44.98	44.98	-
Bar Divider	99.99	103.99	4.0
Space saver	36.99	38.99	5.4
Lamp	30.00	32.00	6.7
Dishes	42.98	44.98	4.7
<u>Small appliances</u>			
Blender, 12-sp.....	39.98	41.98	5.0
Mixer, 5-sp.....	14.98	15.98	6.7
Opener	15.98	15.98	-
Toaster, 4-slice	23.98	24.98	4.2
Iron	13.98	14.98	7.5
Frypan, 11"	28.98	28.98	-
Cookware	39.99	41.99	5.0
<u>Major appliances</u>			
Refrigerator	379.99	389.99	2.6
Washer	329.99	349.99	6.1
Dryer	229.99	239.99	4.4
Dishwasher	359.99	369.99	2.8
Range	234.99	244.99	4.3
Sewing machine	279.95	279.95	-
Stereo	399.95	399.95	-
TV	779.95	779.95	-

^{a/} Southern Ontario prices are taken from the catalogue issued from Toronto, Ontario. Northwestern Ontario prices are taken from the catalogue issued from Winnipeg, Manitoba.

APPENDIX VII—STATISTICAL TABLES FOR NORTHWESTERN ONTARIO

Table 3

POPULATION STATISTICS		N.W.O.	ATIKOKAN	DRYDEN	FORT FRANCES	GERALDTON	KENORA	MARATHON	RAINY RIVER	RED LAKE	STOIX LOOKOUT	THUNDER BAY
Total Population												
	1972	n/a	5,841	6,899	9,947	2,990	11,131	2,339	1,200	2,247	3,000	112,095
	1971	224,370	6,087	6,959	9,947	3,178	10,952	2,456	1,196	2,170	2,530	108,411
	1966	223,484	6,386	6,732	9,524	3,658	11,295	2,628	1,149	2,476	2,667	108,035
	1961	216,523	7,093	5,728	9,481	3,375	10,904	2,568	1,168	2,419	2,453	101,266
Change												
	1971 - 72	n/a	- 4%	- 1%	0%	- 6%	- 2%	- 5%	0%	4%	19%	3%
	1966 - 71	4%	- 5	3	4	-13	- 3	- 7	- 4	-12	- 5	.3
	1961 - 66	3.2	-10	18	.5	8	4	2	- 2	2	9	7
Sex												
	Female	49%	47%	49%	50%	48%	49%	47%	49%	48%	49%	50%
	Male	51	53	51	50	52	51	53	51	52	51	50
Age												
	0 - 9	20%	24%	20%	17%	19%	16%	19%	16%	23%	19%	18%
	10 - 19	21	24	21	21	23	21	23	25	21	23	20
	20 - 34	20	21	24	20	19	19	23	15	21	19	21
	35 - 64	31	28	30	31	32	33	33	31	31	31	32
	65 +	8	3	5	11	7	11	2	13	4	8	9
Ethnic Origin												
	British Isles	42%	50%	56%	55%	33%	49%	53%	53%	31%	47%	44%
	French	9	11	8	10	29	10	21	15	8	11	6
	German	5	7	8	5	6	6	5	6	14	5	4
	Italian	6	2	3	1	2	1	3	1	5	9	10
	Native Indian	8	2	2	3	5	1	2	0	10	2	1
	Scandinavian	5	7	6	8	3	10	3	7	4	4	4
	Ukrainian	8	10	8	11	7	11	5	9	14	11	10
	Other & Unknown	17	11	9	7	15	12	8	9	14	11	21

APPENDIX VII—STATISTICAL TABLES FOR NORTHWESTERN ONTARIO

Table 4

	N.W.O.	ATIKOKAN	DRYDEN	FORT FRANCES	GERALDTON	KENORA	MARATHON	RAINY RIVER	RED LAKE	STIOUX LOOKOUT	THUNDER BAY
<u>Mother Tongue</u>											
English	71%	83%	84%	83%	55%	80%	77%	84%	58%	78%	74%
French	4	4	4	3	25	4	13	5	4	4	2
Other	25	13	12	13	20	16	10	11	38	18	24
<u>FAMILY INCOME</u>											
1970	\$9,606	\$10,936	\$10,353	\$9,833	\$10,796	\$10,306	\$11,556	\$9,063	\$8,454	\$9,138	\$10,217
<u>HOUSEHOLD STATISTICS</u>											
Total Households	61,605	1,550	1,970	2,915	900	3,285	655	360	615	730	31,245
<u>Dwelling Ownership</u>											
Owned	72%	65%	65%	72%	70%	67%	73%	78%	68%	68%	73%
Rented	28	35	35	28	30	33	27	22	32	32	27
<u>Types of Dwelling</u>											
Single House	80%	81%	74%	79%	79%	75%	73%	83%	74%	84%	76%
Double or Semi-detached	2	2	3	2	2	3	0	1	1	2	2
Row, Terrace or other Apartment	2	5	1	2	2	1	11	1	2	0	2
Duplexes	11	6	15	12	11	12	15	3	14	11	15
Mobile Homes	4	4	6	3	4	8	1	8	2	1	5
	2	3	1	2	1	1	1	1	7	2	0
<u>SCHOOLS</u>											
Elementary Students	41,106	1,387	1,968	1,976	704	2,763	450	406	598	884	20,311
High School Students	17,900	630	1,240	1,385	650	1,695	220	280	506	430	9,715

APPENDIX VII—STATISTICAL TABLES FOR NORTHWESTERN ONTARIO

Table 5

MAIL ORDER OUTLETS		N.W.O.	ATIKOKAN	DRYDEN	FORT FRANCES	GERALDTON	KENORA	MARATHON	RAINY RIVER	RED LAKE	SIOUX LOOKOUT	THUNDER BAY
Eaton's		n/a	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes
Simpson's		n/a	yes	yes	yes	yes	yes	yes	yes	yes	no	yes
Hudson's Bay		n/a	yes	yes	no	yes	no	yes	yes	yes	no	yes
Canadian Tire		n/a	no	yes	yes	no	yes	no	no	no	no	yes
RETAIL OUTLETS BY TYPE (Approximate)												
Grocers		n/a	8	8	11	5	17	2	2	8	4	58
Drug-stores		n/a	2	2	3	1	4	1	1	1	1	11
Clothing stores		n/a	4	8	10	7	12	1	2	4	3	42
Hardware stores		n/a	6	4	2	6	4	2	1	3	2	14
Dept. Stores		n/a	3	3	4	0	7	1	1	0	0	8
Jewellery/gift stores		n/a	n/a	n/a	9	n/a	8	1	n/a	2	(2)	n/a
SERVICES (Approximate)												
Doctors		n/a	3	14	10	2	12	3	2	5	2	122
Lawyers firms		n/a	n/a	2	5	n/a	15	n/a	0	n/a	n/a	n/a
Dentists		n/a	1	3	5	1	5	1	1	1	1	50
Plumbers		n/a	2	3	n/a	2	8	n/a	n/a	2	1	26
Electricians		n/a	3	5	4	3	6	n/a	n/a	2	2	29
Contractors		n/a	1	10	8	5	15	n/a	n/a	3	1	67
Independent carpenters		n/a	1	n/a	4	6	2	n/a	n/a	2	4	13

n/a = Not Available

S O U R C E S O F S T A T I S T I C S

Population
1961)
1966)
1971)

Statistics Canada, 1971 Census
Historical Population
Catalogue 92-702 V.1 P.1 Bulletin (1.1-2)
Census Subdivision

1972 Directory of Community Statistics and Data in Northwestern Ontario,
Ministry of Natural Resources, Northern Affairs Branch, May 1973

% Change Calculated

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September 1972, Census Divisions and Subdivisions (Ontario)

Population by Age - Statistics Canada, Specified Age Groups and Sex, Census Divisions
and Subdivisions, Catalogue 92-772 (SP-2), February 1973

Population by Ethnic Origin - Statistics Canada, Population by Specified Ethnic Groups,
Census Divisions and Subdivisions, Catalogue 92-774 (SP-1) May 1974

Population by Mother Tongue - Statistics Canada, Population by Specified Mother Tongues,
Census Divisions and Subdivisions, Catalogue 92-773

Average Income of Census Family - Statistics Canada - Toronto Microfilm Library,
1971 Census, Income for 1970

Ownership of Dwellings - Ontario Statistical Centre, Microfilm Library, Dwellings by Types
and Tenure, for Counties and Census Divisions, Urban, Rural Total,
Rural Non Farm and Rural Farm 1971

Types of Dwelling - Ontario Statistical Centre, Microfilm Library, Dwellings by Type and
Tenure, for Census Enumeration areas within electoral districts, 1971

(Sources of Statistics concluded on following page)

Sources of Statistics --concluded.

- Enrolment of Students - Directory of Education, Ministry of Education 1973-74
- Mail Order Outlets - Eaton's, Simpson Sears and Canadian Tire catalogue lists, telephone directories, personal observation
- Retail outlets - From lists compiled and sent by Chambers of Commerce
- By Type
- Services - From Northern Affairs Officers

APPENDIX VIII: NEWSPAPER COVERAGE IN NORTHWESTERN ONTARIO

<u>Town</u>	<u>Newspaper</u>	<u>Population</u>	<u>Circulation</u>	<u>Frequency</u>
Atikokan	Atikokan Progress	5,841	2- 3,000	Weekly
Dryden	The Dryden Observer	6,899	5- 6,000	Weekly
Fort Frances	The Daily Bulletin Fort Frances Times	9,947	2,300 4- 5,000	Daily Weekly
Geraldton	Geraldton Times-Star	2,990	1- 2,000	Weekly
Kenora	Kenora Daily Miner & News Kenora Calendar	11,131	4,500 5-10,000	Daily Weekly
Marathon	Marathon Mercury	2,339	1- 2,000	Weekly
Rainy River	Rainy River Record	1,200	1- 2,000	Weekly
Red Lake	Red Lake District News	2,247	1- 2,000	Weekly
Sioux Lookout	Daily Bulletin	3,000	922	Daily
Thunder Bay	Times News Chronicle Journal	112,095	6,500 25,450	Morning daily Evening daily

Source: Bowden's Media Directory - March, 1975

APPENDIX IX: NORTHWESTERN ONTARIO TELEVISION
COVERAGE FROM WITHIN ONTARIO

(Excludes U.S. and Manitoba TV Stations)

List of Television Stations

<u>Town</u>	<u>Call sign</u>	<u>Channel</u>	<u>Frequency (MHz)</u>	<u>Power (watts)</u>
Atikokan	CBWCT-1	7	175.24 Video 179.74 Audio	544 272
Dryden.....	CBWDT	9	187.24 Video 191.74 Audio	8,900 4,450
Fort Frances ...	CBWCT	5	77.25 Video 81.75 Audio	20,200 10,100
Geraldton	CBLAT	13	211.26 Video 215.76 Audio	22,000 4,400
Kenora	CBWAT	8	181.25 Video 185.75 Audio	9,300 5,500
Marathon	CBLAT-4	11	199.24 Video 203.74 Audio	7,660 1,532
Red Lake	CBWET	10	193.24 Video 197.74 Audio	570 285
Sioux Lookout...	CBWDT-1	12	205.26 Video 209.76 Audio	5 (transmit- ter power)
Thunder Bay	CHFD-TV	4	67.25 Video 71.75 Audio	56,000
	CKPR-TV	2	55.25 Video 59.75 Audio	55,400 30,200

(Northwestern Ontario Television concluded on following page.)

Northwestern Ontario Television concluded.

Cable Television

<u>Town</u>	<u>Call sign</u>	<u>Channel</u>	<u>Frequency</u>
Atikokan	CBWCT	7	174-180
Dryden	CBWDT	9	186-192
Fort Frances	CBWCT	5	76-82
Geraldton	CBLAT	13	210-216
Kenora	CBWAT	8	180-186
Marathon	CBLAT	11	198-204
Red Lake	CBWET	10	192-198
Sioux Lookout	CBWDT	12	204-210
Thunder Bay	CKPR	2	54-60
	CHFD	4	66-72

Source: Canadian Radio-Television Commission
List of broadcasting stations in Canada
Catalogue No. BC9-1/1974
Information Canada
Ottawa, 1975

APPENDIX X: NORTHWESTERN ONTARIO RADIO COVERAGE

List of A M Stations

<u>Town</u>	<u>Call sign</u>	<u>Frequency (kHz)</u>	<u>Power (watts)</u>
Dryden	CKDR	900	1,000 D 250 N
Fort Frances	CFOB	800	1,000 D 500 N
Kenora	CJRL	1220	1,000
Thunder Bay	CBQ	800	10,000 D 5,000 N
	CFPA	1230	1,000 D 250 N
	CKPR	580	5,000 D 1,000 N

Source: Canadian Radio-Television Commission
List of broadcasting stations in Canada
Catalogue No. BC9-1/1974
Information Canada
Ottawa, 1975

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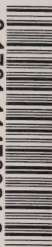
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